

VACHAN

MID TERM REVIEW OF THE PROJECT

Review Team

Vasudha Dhagamwar
Aruna Mhaskar

Project Director

Dhruv Mankad

1993

02842



Soc. Reg. No. 540/86/GBBSD
Pub. Trust Reg. No. F/11721 (Bom.)

Vachan

'Vasundhara'

Shivajinagar

Opp. Vijay Mamta Theatres

Nashik-Pune Road

Nashik 422006

VACHAN

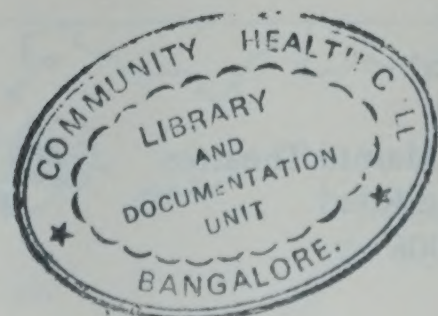
MID TERM REVIEW OF THE PROJECT

Review Team

Vasudha Dhagamwar
Aruna Mhaskar

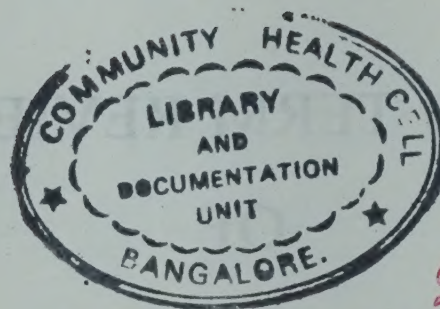
Project Director

Dhruv Mankad



1993

Handwritten signature and date: 19/9/93



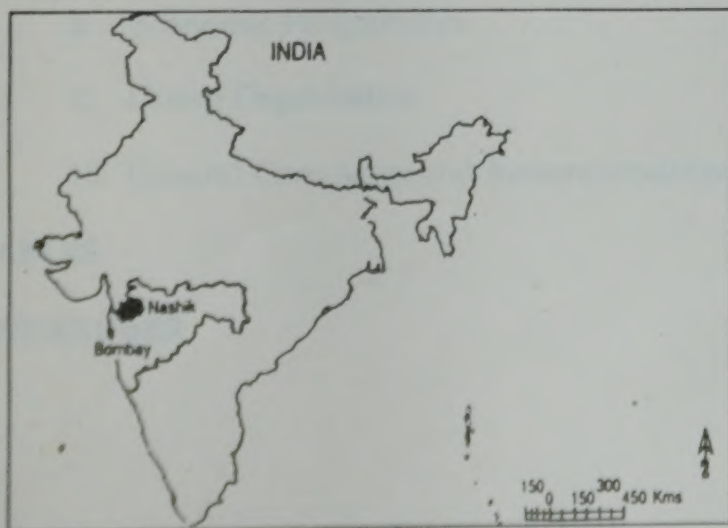
2842

DEV 100

Soc. Reg. No. 540/86/GBBSD
Pub. Trust Reg. No. F/11721 (Bom.)

Vachan
'Vasundhara'
Shivajinagar
Opp. Vijay Mamta Theatres
Nashik-Pune Road
Nashik 422006

VACHAN PROJECT AREA



CONTENTS

List of Tables	i
Glossary	ii
FOREWORD	iii
OVERVIEW	
1. Evaluating Vachan: An Overview <i>Dr. Vasudha Dhagamwar</i>	1
2. The Methodology	8
INTRODUCING VACHAN	
3. Vachan : The Area And The People	10
4. Vachan's Activities	12
5. Vachan As An Organisation	13
PROGRAMME REVIEW	
6. Education Programme	15
7. Health Programme	21
8. Economic Programmes	26
9. Group Organisation	36
10. General Comments and Recommendations	40
TABLES	42
ANNEXURES	60

LIST OF TABLES

Intro.1.	DEMOGRAPHIC AND OTHER DATA ON VILLAGES IDENTIFIED BY VACHAN
Intro.2.	DEMOGRAPHIC DATA ON THE PROJECT AREA (VACHAN SURVEY 1990)
Edu.1.	EDUCATIONAL FACILITIES PROVIDED BY GOVT OR VACHAN
Edu.2.	NUMBER OF LOCATIONS HAVING ACCESS TO EDUCATIONAL FACILITIES (VILLAGES AS COMPARED WITH HAMLETS)
Edu.3.	COVERAGE BY CHILD CENTRES LOCATIONWISE (VILLAGE-WISE)
Edu.4.	COVERAGE BY CHILD CENTRES LOCATIONWISE (CLUSTER-WISE)
Edu.5.	TOTAL NUMBER OF CHILDREN COVERED AND ATTENDING REGULARLY AS COMPARED TO TOTAL ELIGIBLE
Edu.6.	ATTENDANCE OF CHILDREN IN CCs (YEAR-WISE)
Edu.7.	STATUS IN 1992 OF 392 CHILDREN ATTENDING VACHAN CCs IN 1987
Edu.8.	NUMBER OF NF ECs -FUNCTIONAL AGAINST ELIGIBLE (AT THE END OF THE YEAR)
Edu.9.	NUMBER OF NF ECs FUNCTIONAL IN EACH CLUSTER AGAINST ELIGIBLE (AT THE END OF THE YEAR)
Edu.10.	NUMBER OF CHILDREN COVERED BY THE NF ECs AND ATTENDING REGULARLY AS AGAINST ELIGIBLE (CLUSTER-WISE)
Edu.11.	ATTENDANCE OF CHILDREN IN NF ECs (YEAR-WISE)
Health.1.	ACHIEVEMENTS 1989-1992
Health.2.	VILLAGEWISE COVERAGE OF LOCATIONS AND HOUSEHOLDS BY WLHW (1989-92)
Health.3.	COVERAGE OF LOCATIONS BY WLHW (CLUSTERWISE)
Health.4.	MATERNAL AND CHILD HEALTH ACTIVITY COVERAGE (LOCATION-WISE)
Health.5.	MATERNAL AND CHILD HEALTH ACTIVITY COVERAGE (CLUSTER-WISE)
Health.6.	CHILD IMMUNISATION ACTIVITY (LOCATION-WISE)
Health.7.	CHILD IMMUNISATION ACTIVITY (CLUSTER-WISE)
Health.8.	MALNUTRITION (MN) IN U5 CHILDREN (BASED ON ICMR-PEM 1982-86 STANDARDS)
Eco.1.	TOTAL AMOUNT AND ACCESSIONS OF CREDIT GIVEN IN EACH CREDIT CATEGORY 1987-1992
Eco.2.	WADIS NOT HAVING ACCESSED VACHAN AGRICULTURE CREDIT
Eco.3.	INCREASED UPTAKE UNDER BASIC PROGRAMMES
Eco.4.	ECONOMICS OF MILK PRODUCTION AT FARMER'S LEVEL
Eco.5.	DAIRY PROGRAMME STATUS AS ON 30.09.92
Annexures	ANNEXURES TO 'EVALUATING VACHAN: AN OVERVIEW'

GLOSSARY OF TERMS AND ABBREVIATIONS

ANM	Auxiliary Nurse-Midwife
BPL	Below Poverty Line
CBR	Crude Birth Rate
CC	Child Centre run by Vachan
CDR	Crude Death Rate
DPT	Diphtheria, Pertussis and Tetanus vaccine
EGS	Employment Guarantee Scheme
HHs	Households
ICDS	Integrated Child Development Scheme
IMR	Infant Mortality Rate
IRDP	Integrated Rural Development Programme
Khawati	A term denoting the grains given to the servitors under the feudal Zamindari system
MMRatio	Maternal Mortality Ratio
MTR	Mid-Term Review
NF EC	Non Formal Evening Class run by Vachan
pcpa	per cent per annum
PHC	Primary Health Centre of Government
Phadkis	Length of Cloth women wear around their shoulders like a shawl
SC	Scheduled Castes - Castes included in the XIV Schedule of the Indian Constitution
	Sub-centre in the Health Programme
ST	Scheduled Tribes - Tribes included in the XIV Schedule of the Indian Constitution
U1	Under One year
U5	Under 5 years
U5 MR	Under 5 mortality rate
Wadis	Hamlets - Set of Houses away from main village
WLIHWs	Wadi Level Health Workers
ZP	Zilla Parishad - District Level Representative Body

FOREWORD

A review is a retrospect or survey of the past, according to a dictionary. When Vachan was completing five years of its work that is precisely what we wanted to do - to pause and look over our shoulders and see if the path we have traversed is the one we had originally intended to take. Are we in the direction that would ultimately lead us to our destination? Are any mid-course corrections necessary?

In a review one does not look for - and we were not looking for - whether we had actually arrived, nor for any newer paths that we may want to tread upon in future. It is an exercise to see if we are on course.

Not having the opportunity to retrace one's path, the only way to undertake such a review is to collect data - factual and experiential, from the records, from the staff, the project leaders and from the people themselves, - and study this data in the light of the collective experience of the members of the review team and of the Project staff. This is what the Mid-Term Review of Vachan has attempted to do. Though, Dr. Vasudha Dhagamwar, who headed the MTR team does not wish to use the term, what she has in mind when she calls this exercise an evaluation (see page 5) - I think - is just the same.

This review is primarily meant to be a learning exercise, for both Vachan and ACTIONAID, the funding agency. It is well known that ACTIONAID has facilitated the setting up of organisations like Vachan in order to learn from the experience of these organisations and thus enhance its own first hand experience of the field of Development.

Vachan was established in October 1986 as one such project. Joseph Lobo, the founder Director had the onerous task of getting the project off the ground, in an area with a high degree of social and economic backwardness, the signs of which are evident even five years later, as this report shows. The present leadership joined the team 2 years later. I took over as the Director in June 1989, at a time when the teething troubles were over.

Although, the method adopted for the Review as outlined above seems simple enough. In its actual operation it was not - never is - so simple. The report by and large has been prepared based on a common understanding of issues between Vachan and the MTR team. But there have been differences in perceptions at places. The Review team members themselves have acknowledged these differences.

External reviewers bring into the process, along with the much needed objectivity, their wide experience and expertise. Their particular experiences and expertise itself lends a colour to their observations. Moreover, the review takes place over a shorter period as compared to the time-frame of the project's experience, which also results in differences in perceptions.

These differences do not, in any way diminish the value of the perceptions per se, considering the rich and varied experience of the team members in the field of education. They only highlight the fundamental limitation of such an exercise.

Thus, both members of the Vachan's MTR team have expressed very strong opinions on Vachan's Education Programme. While agreeing with the spirit of their arguments in favour of a vigorous approach to education, we run into problems of a practical nature if we apply this approach in the field.

They suggest that Vachan should apply some compulsion to get adults to Vachan's classes (p 20). This raises not only the issues raised by Dr. Dhagamwar in her Overview. There are other problems as well. Vachan not being a government, does not have the structures to bring about compulsion. It may be argued that Vachan can use the lever of its Economic Programmes to this end. But, on the other hand, Vachan has just made an entry into the economic lives of the villagers and thus it may not be a very effective lever. However, Vachan will have to make vigorous efforts by using this or some other means to motivate adults and children too, towards education.

Another limitation that a project implementor faces is that of keeping a balance between the demands and the outcome of various activities, while attempting to implement the changes suggested. The allocation of the resources at the organisation's command - financial, logistics, and manpower - is a final product of, at times, conflicting factors. When programmes move at different speeds and intensities, there is - not unreasonably - a pull towards the one which is showing visible, immediate and measurable results. This may affect the final outcome of the efforts at implementing these changes.

These limitations notwithstanding, the process of the Mid-Term Review has been extremely rewarding. This is so because it has in every sense been a team effort. I would like to express my sincere thanks to the people who have helped in making it so - first, to Dr. Vasudha Dhagamwar and Ms Aruna Mhaskar, whose insights into the development process in general and education in particular have provided Vachan with much food for thought and action.

I would also like to thank my co-workers at Vachan, particularly Sukhwinder Arora, the Joint Director and R. Raghav, Sector Head, Agriculture for their contributions to the process in terms of the information, time and comments; Shakuntala Mankad for helping the MTR team in their field work; Shanker Aher and Hemant Mate of the Computer department for their patience shown in coming up with endless printouts of the various stages of the report; and all the other staff of Vachan for not letting the spells of absence - physical, or more often, mental - of the Director during the whole process, affect their work. After all, it is their efforts that have produced all that the MTR team has looked at.

The team work has not been confined to Vachan alone. Joe Lobo, Vachan's founder Director - and at present, its Hon. Secretary - has given extensive and valuable comments not just on this Review process but at every stage of Vachan's progress to date. Pravin Mahajan, Director, Janarth has contributed to this report by way of comments and criticism on the various drafts of this report. Both of them are so close to Vachan that to thank them would be a matter of excessive formality.

And finally my sincere gratitude go to the people of the Project Area, without whose affection and involvement, Vachan would not have reached even this far.

DHRUV MANKAD
DIRECTOR
VACHAN

1. EVALUATING VACHAN : AN OVERVIEW

VACHAN - "Voluntary Association for Community Health and Nurture" was founded in 1986, to work in Igatpuri taluka of Nasik district for a period of 10 years. Thus 1992 brings Vachan to halfway through its projected workspan, and therefore appears to be a good time to do a mid-term review. This is the basis or reasoning for the consultancy given to us.

Vachan is an acronym. In Sanscrit and in many Indian languages *Vachan* means promise or to use the biblical word, covenant. It seems an apt name for a group working with the disadvantaged.

"Igatpuri" (October 1986: page 1) the earliest document we have says that.

VACHAN Stands for commitment to work with the rural poor rather than merely for them. It incorporates, too, the hope that is embedded in 'promise'.

VACHAN Defines its goals to be:

1. A substantial raising of both child and adult literacy rates.
2. A significant reduction of infant mortality and community morbidity.
3. A raising of an appreciable proportion of families in the rural areas above the poverty line.

VACHAN Orients itself to support and supplement government efforts aimed at empowering the poor with the means to achieve greater control over their lives.

Significantly, this statement is immediately followed by the Prelude which sets out ACTIONAID's Plan (IGATPURI document : 1986 : 2) whose objectives are set out in the following way:

Objectives

The goal as formulated is :

"To significantly raise both child and adult literacy rates; reduce infant mortality and birth rates and bring a high proportion of families above the poverty line within ten years."

The projected areas of activities for realising the above goal are also mentioned, as containing *inter alia*.

"Primary health care, pre-primary, primary, and adult education. Savings. Consumption and production credit. Income generation in both agricultural and non-agricultural activities."

Vachan itself has perceived its strategies somewhat differently. (IGATPURI document page 32). Before stating them the document states Vachan's overall perceptions about the development process. These perceptions, some of which are formulated on the words of a UNICEF document do not necessarily differ from, much less contradict the goals set by ACTIONAID. Vachan's perceptions are set out as follows :

1. Development will come about only through the sustained effort of the community upon whom it is sought to be visited.
2. The development process is interactive, never unilateral.
3. Women hold the key to development in rural areas because :
 - a. The lack of education in women limits their awareness of the benefits of learning for their children.
 - b. Intervention to get more nutrition to undernourished women leading upto and during childbearing age is the most cost-effective single point at which to break the prevailing cycle of malnutrition, poverty and ill-health.
 - c. Cash in the hands of women is more likely to be directed towards basic health and nutrition of their children.

(An analysis of the Situation of Children in India -UNICEF 1984).

4. The Government accepts the vital role of voluntary agencies in implementing its own commitment to radical rural development. Based on the above, Vachan's broad strategy will be to :
 - i) Promote schemes with high community participation.
 - ii) Emphasise and foster their self-sustaining character.
 - iii) Generate an involvement of women in every dimension.
 - iv) Co-operate with and support and optimise Government programmes for rural development.

The goals as set out by ACTIONAID make no reference to the manner in which they are to be attained. A set of objectives may be achieved by more than one kind of strategy. Vachan's strategy is to do so through co-operation and collaboration. ACTIONAID's strategy is goal-oriented. Thus, literacy is to be increased by providing pre-primary, primary and adult education. Infant mortality and morbidity is to be decreased by providing Primary Health Care. Vachan's strategies are more attitudinal. Thus Vachan, quoting UNICEF mentions education and health but links it with the perception that women hold the key to development, lack of education in women affects the whole family adversely. Also that cash in the hands of women will be used more for the family than cash in the hands of the men. Thus Vachan emphasises the need to have women oriented programmes. Secondly, Vachan emphasises the willingness to work in co-operation with the government. Thirdly, (or perhaps first of all !!) Vachan stresses the need to secure community participation.

While these attitudes (which are also methods) to achieving the objectives do not run counter to the more goal-oriented strategies of the donor agency, they do mean that Vachan does not set itself specific targets e.g. so many villages so many families/ children/ schools, PHCs to be covered or even so many animals or trees to be distributed. What it can do, and how much will depend upon the community's perceived needs. So if they do not want schools or do not want the women to take a more aggressive role, in say, dairy keeping then that particular goal will have to be set aside.

The way in which ACTIONAID expected Vachan to set up its targets for 3 Year or 5 Year Plans documents has produced targets that are quite frankly unrealistic. If one wants to work with the people rather than for them or worse still upon them then cut and dried targets have little hope of being achieved.

It is also impossible to understand how such precise targets e.g. 10 mango trees per family for 50 families or 5 chickens can be set out year-wise (3 Year Plan 1990-94 pp 13-15). Here Vachan's way of formulating their goals in percentage seems to be more practicable. Thus, in the 10 Year Plan of March 1991 Vachan says "Improve productivity of low quantity lands through horticulture for 5% families" or, with reference to goals "...increase income by Rs.1000/- for 10% families." (pp 6-7).

However the reverse logic applies when one is not thinking of individuals or individual families, but of community services such as schools or PHCs. Here it appears more realistic to mention the precise number of villages in which these facilities will be set up/ made available every year.

In Health, the 3 Year Plan document (p 25) mentions the year-wise number of hamlets in which health care to children and mothers should be made available. On the other hand, Vachan (modification under the 10 Year Plan document p.9) sets a goal of 80% population to be covered.

When it comes to education however even the 3 Year Plan document falls back to a certain extent on percentages. Thus it says (p.31), pre-school centers in 7 locations - 3 in the first year; 2 in the second and 2 in the third year, literacy upto IV grade for 50% of eligible children between 6-11 years of age. Vachan on the other hand does not mention the concrete number, setting targets only in percentages. (for a detailed comparison of the objectives of ACTIONAID and Vachan see, Annexure - II).

Here Vachan's attitudinal strategies create two problems :

1. There is no way to measure if the organisation is moving towards the goals.
2. There can be (and indeed has been) a regression in achieving these goals which does not send alarm bells ringing. Obviously Vachan cannot have an indefinite period of time in mind for bringing about the psychological change in the community so that they want the programmes Vachan wishes to promote. Some kind of a rough idea about targets to be achieved seems to be necessary. This Vachan does have - although they have set their goals in percentages rather than absolute numbers. But when these targets are not met, when as in the area of education there is a reduction in the number of schools, then Vachan should perhaps, look at its strategies for achieving co-operation of the people and also try to find out where they are going wrong.

A mid term review has to take into account the initial plan in order to measure whether the targets set out in it have been achieved. But which targets are we to consider ? As we have already seen, there is a distinct difference in the perceptions of ACTIONAID and the formulations worked out by Vachan.

A sole donor agency has a bigger say in the working and goal setting of a recipient organisation. Moreover it is openly acknowledged that ACTIONAID has facilitated the creation of certain rural development organisations in order to be able to implement its perceptions more or less directly. In these circumstances, the difference of perception between Vachan and ACTIONAID has an additional significance, when it is asked which are the targets against which the achievements have to be measured. I feel strongly that the organisation working in a given area must be allowed to make its own choices. The donor agency should be flexible in the matter , even in how the targets/ goals are formulated and expressed. Therefore one should answer the question at the beginning of the paragraph by saying - We must consider whether Vachan has met the targets it has set out for itself.

Before beginning with our report or comments we would like to make a couple of caveats.

1. Ten years is too short a period to expect an NGO to make a lasting and perceptible difference in the kind of area where Vachan is working - rural, disadvantaged (as proved by indices compiled in the IGATPURI document) and predominantly tribal. It is an area not much exposed to new ideas or programmes, not even those which are being bruited in government propaganda almost daily. Given that one is thinking of working with people not for them or upon them, time must be given for them to accept and co-operate with Vachan's schemes and objectives.
2. By the same token 5 years is too short a period for a mid term review, for deciding if one is doing badly, or well. When one takes into account the additional problem that in these nascent five years Vachan has changed its Director, and that it has faced staff problems that have only permitted it to get going in 1988 (Annual Plan 1990 document - Executive Summary : I) the feasibility of an MTR becomes almost nil.

Had staff constraints continued to be chronic one would admittedly have asked why they do so. But making allowances for initial teething problems is legitimate and reasonable. The best we can do is an assessment, travelling down the planned road to see how far it has been traversed, and whether the original direction has been maintained. Hence the difference between the perceptions of ACTIONAID and Vachan about the starting point of this road are extremely relevant (See Annexure I).

There are many areas in which the target set by Vachan for itself has been exceeded; there are some where the target has not been met. But all this is to be expected. The Health Programme, the Dairy Programme, Agricultural Programme are by and large doing extremely well.

In 1986, the IGATPURI document assessed its "ultimate targets" (page 31). It expected to reach its maximum operational capacity of 40 villages in 5 years, serve 4000 families and 24000 beneficiaries. In 1992, it is serving 19 villages, just under half the projected figure. But if one bears in mind the near loss of 3 years, the figure is not so disappointing.

BASIC FACTS

Igatpuri taluka has 125 villages. Vachan is working in 19 villages with approximately 2788 tribal families. These villages are situated around the Vaitarna dam. They are at a distance of 2-3 hour's drive from Nasik. Most of them are accessible by jeep. The population consists of a high percentage of tribals - Mahadeo Kolis and Thakurs. There is a small population of Scheduled Castes (8%) and a scattering of caste Hindus.

THE WORK DONE BY VACHAN

The work that Vachan has been doing over the last 5 years is tabulated separately. A table does not reveal the quality and depth of the work, but it is easy to consult at a glance. It is for the latter reason that we have enclosed the table. (See Annexure II).

Vachan's work in the areas of health and agriculture, is highly satisfactory. The credit must go to the committed staff of Vachan who are tireless in their field visits. The Khawati or grain bank scheme is particularly recommended. It answered peoples needs and was therefore immediately picked up by them. Admittedly, it has started just this year and its success cannot be evaluated. But it cannot be denied that it was received enthusiastically by the villagers. Only once in a while does one have the felicity to arrive at something that is just right. The Annual Report for 1990-91 clearly reveals the good work done by Vachan. (Annexure III).

This is an evaluation; it is not a Mid Term Review. We are therefore not using a yardstick of declared or posited goals to determine success or failure of the project. Our attempt is to look at the intentions and their significance.

Even without applying the above yardstick one can see that the programme of education has received a major set back. One problem seems to be that there is no sector head for education. There is a non-resident consultant who visits frequently from Pune. Out of 22 balwadis 11 were closed in October 1992, hopefully temporarily. In February 1993 we were told that all 11 had been re-opened but for the younger children, between 3-6 years of age only. Initially they were meant to cover children upto the age of 8 years. From our very first interaction with Vachan we have been discussing this programme, and more than that, the whole concept or philosophy behind education. (One may mention at the very beginning that Aruna Mhaskar has been the Principal of a training programme for balwadi teachers and that I have been a strong advocate of universal and compulsory education for children upto 14 years of age, as it is embodied in Article 45 of the Constitution in the chapter on Directive Principles of State Policy. So we have our own definite biases. Aruna Mhaskar's constant and continuous observation that balwadi teachers need more intensive training, better kits and imaginative aids to overcome language problems and so on may well be attributed to her experience in this field). As I once remarked to Vachan's Director and Joint Director, it appeared to us that one reason for the collapse of the education programme was that they themselves had reservations about it. The same pool of people yielded competent and satisfactory WLHWs, so why not teachers who could count ?

One problem that was mentioned was the lack of demand for education. This was supported by our own field investigations. Several times we asked people which programme they valued most. Dairy and Grain Bank, ran close to each other, and then came Health. The Agricultural Programme was also appreciated. No one mentioned Education. Even under persistent probing and argument the villagers insisted that children were needed to herd cattle and do other agricultural chores.

Vachan's avowed goal is to work with people, not for them. Its goal is a model of active participation, not passive charity. This does create a very genuine problem. How far can one impose one's wishes upon people? The apparent runaway success of the Grain Bank proves the opposite point : when a scheme answers people's felt needs it succeeds like wildfire. If it does not arouse their enthusiasm it may be condemned to a quiet death. Should one compel or force people to accept something that does not enthuse them? What then happens to our ideas of participation and co-operation?

These questions are not easy to answer, though one has to try. One may as well remember that one is dealing with a country where for centuries there has been repressive discouragement of popular education, which was meant for the caste elite males only. Hence the demand for education is not going to arise in a few years. In the erstwhile Baroda state under the benign and progressive rule of Sayaji Rao, primary education was free and universally compulsory from the 1930's. After the states merged in free India in 1948 this policy was aborted. Now, we have the spectacle of literate grandmother and illiterate granddaughter both going out to work as domestic labour. The grandmother's compulsory education was not enough to generate a pro-education outlook, not even in two generations. If we expect that a real or effective demand for education will be generated suo moto by the people of Igatpuri district in a short space of time, we are probably being over-optimistic, and also too quick in being disappointed when such a demand does not make itself felt.

It may also be pointed out that we are not averse to introducing schemes that do make a substantial difference to the way in which people order their lives. Vachan itself has made participation of women in dairy programme compulsory though this compulsion is as yet not working well. This requirement is intended to give women a better status in their society than they have enjoyed so far, and will require some fundamental rethinking by their menfolk. In other words there is no objection in principle to introducing concepts hitherto unknown and still unacceptable to the target group.

The larger question one is asking is about the meaning of a participatory programme.

No one could be saying that the spatio-temporal mapping that informs our minds is not richer, more varied and more complex than that of the uneducated person who does not think beyond his/her tight little universe of a few score square miles and has no way of looking beyond a generation or so.

There is also the notion of stretching, without straining the minds or imagination of a person who is less informed or less advantaged. The line may be thin, the line may not always be easy to distinguish, but it does exist. It has to be seen in the educational programme. Indeed, it routinely informs educational syllabi at all stages and levels.

ACTIONAID appears to have come in for a limited ten year intervention. While the period may be prolonged (or other support obtained) the basic idea that outside interventions are for a brief duration, meant to empower people to make them self-dependent, remains valid. For its realisation education is a must. From the financial point too the funding comes from sponsorship of children. The significance of this fact should not be lost.

Income Generation is the other area on which we would like to comment. Dairy, agricultural aid and assistance, even Grain Bank are a part of it. So are saving schemes and projects for making brooms or other consumer goods.

Many of these have been widely appreciated by the villagers particularly the Dairy Programme. But Vachan is not entirely satisfied. I was told by the Director, Dr. Dhruv Mankad, that neither the Dairy nor the Agricultural Programme reaches out to the really poor. However, this to my mind is not an insurmountable problem and it should not immediately be classed as a failure. It is well known that those who have faced truly grinding poverty take much longer to accept new ideas in case they multiply their troubles, this having been their repeated experience in the past. More time is needed to draw them in and therefore, for assessing the success of the scheme.

Apart from this problem all these schemes have to become cost effective and also be sustainable, as and when Vachan wants to channel its resources and personnel in other directions. Cost effectiveness and sustainability are concepts that overlap, but they are not identical. Something that can be produced at the market price or less is cost effective. Its sustainability will depend upon many things, particularly its marketability. The sad story of the U.P. blanket weavers whose blankets found a ready market with a development agency who put it in the kit they distributed to needy persons during the perennial calamities that beset India, until the contact man who brought the agency and the weavers together died, is perhaps not unique. The blankets were reasonably good and they were not excessively priced. They were meant for the rural and therefore local consumer. That market was evidently saturated so when the contact man died and the agency faded away the weavers fell upon bad times. All because the good hearted project had not been tested for sustainability, though conceivably it had been for cost effectiveness.

Not for a moment is it being suggested that this none too fine a distinction is lost upon Vachan. As a market in far away Nasik, will have to be found for the brooms, dusters, little carpet squares etc., this point did come up. The Dairy Programme, too, seems to be moving in the direction of eventual independent management.

In the same context it looks as though Vachan will inevitably be directing its thoughts towards water management and water harvesting so as to enable people to have access to drinking water and double cropping. It appears that the experts they have been able to contact knew about low rain-fall management techniques, but not high rainfall and quick drainage.

Increased agricultural activity would provide income generation, reduce dependence on outsiders, give better nutrition, and produce goods which can be consumed, at least in part, locally, requiring no marketing. Since we are neither economists nor water managers, we shall not get into deeper waters !

Vachan is doing good work. They don't need a clean chit from us ! The comments on education and income generation are by way of opening up discussion on a future course of action. Some of the vignettes that came our way may be mentioned. We don't think that those comments were made to us solely because we usually travelled with Vachan's staff and always in their vehicles. Both of us are, we hope, experienced enough to be able to sift those kind of remarks ! In Zarvad people said that unlike the government, Vachan delivered what they promised. Everywhere we went Vachan was trusted, and Vachan staff was welcome. The Health, Dairy and Agriculture Programmes were seen most positively. Health services have been a major boon, particularly in inaccessible villages and hamlets. The agricultural staff said that gradually people were beginning to consult both vets and witch doctors rather than only the latter. However, there was a case of a woman being accused of withchcraft, which, Dr. Mankad witnessed by chance the day we were leaving, in October. There is thus a long way to go before one is home and dry. *Shubhaste Panthanam* or *may the road you travel be good*.

- Dr. Vasudha Dhagamwar

NEW DELHI

28.5.93

2. METHODOLOGY

We, the members of the MTR team, Aruna Mhaskar and Vasudha Dhagamwar visited Vachan in the last week of July 1992 and during 5-13 October 1992. In addition, Aruna Mhaskar visited Vachan during 13-16 August 1992. On both the first and last occasions the time was divided between field and Vachan office. The second visit was mainly in the field to attend a workshop of balwadi teachers.

Our field visits were intended to :

- establish contact with villagers.
 - talk with field staff.
 - see the various schemes in progress.
1. We spoke to villagers everywhere asking them about their problems and about their perception of Vachan's work. In particular one asked them which programme they liked best.
 2. We asked the field staff about their perceptions and the extent to which they thought their work was having an impact.
 3. We attended a Grain Bank meeting, visited CCs, accompanied the Health Programme staff and observed a WLHW attending to patients. We were also fortunate to be at a school where children were making drawings to be sent to the sponsors.

In all we visited two-thirds of the villages/ hamlets in which Vachan is working.

We met the Director and the Joint Director with the draft reports on our field visits prepared separately by Aruna Mhaskar and me, to finalise the report format.

The Project staff tabulated the quantitative data available on the status of the various activities and helped Aruna Mhaskar with their analyses in the subsequent meetings with her in April 1993.

Limitations

The period selected by us for our field work and visits was marked by heavy rains and hence it was not possible to visit the villages and have an intimate 'feel ' of the villagers and their lives. In addition, the unforeseen health problems faced by Dr. Vasudha Dhagamwar prior to and during the field visits also limited our interactions. We had planned a detailed socio-economic survey of one or two villages but we could not do so for the same reasons.

Considering the fact that initially the report had to be completed in 1992 as well as the factors mentioned above, it has not been possible to have a detailed discussion with the beneficiaries of the projects. We have not been able to ascertain their exact requirements or expectations from Vachan.

We could not attend a regular teachers' training session. Also, we could not see a WILFW training. However, our comments based on our observations at a teacher's training session held in August and on a meeting we had with the teachers, have been included.

3. THE AREA AND THE PEOPLE

Vachan's Project Area is approximately 150 kms (a 3½ hour drive) from Bombay and about 70 kms (1½ hour drive) from the District Headquarters town of Nashik. The Project Area is situated in a crescent shape around Vaitarana Lake in the Igatpuri Taluka of Nasik District in Maharashtra State.

Geophysical characteristics :

The area is hilly (approx. 2000 ft above mean sea level) but the hills are bare. It receives heavy rainfall (300 cms for 100 days, between June to Sept) but faces an acute water problem from March onwards due to heavy run-off. The soil is shallow and stony.

Some demographic characteristics

Vachan's works with the population of its 19 Project Area villages. It consists of 2641 families. (Census 1981). The predominance of ST families in these villages was the main criterion for their inclusion in the Project Area. Included also are the pockets of SC/ Non SC/ST families that are spread over the area.

The Scheduled Tribes constitute 80% of the total Project Area population. The Scheduled Castes constitute an additional 8% of the Project Area population. Out of the Project Area families, about 16% are landless or have too little land to be able to maintain themselves on agriculture.

The population is sparsely spread out. Moreover, 47% of the population lives in a total of 93 hamlets - *wadis*, as they are known locally.

PROJECT AREA AS COMPARED TO TALUKA DISTRICT AND STATE

	Project Area	Igatpuri Taluka	Nasik District	Maharashtra State
Villages	19	125	1742	41833
Households (Rural)	2641	24850	350622	N.A.
Population (Rural)	14093	146766	2063594	40790577
Pop. per HH	5.3	5.9	5.9	N.A.
Density (persons/sq.km.)	98	145	193	204
% SC Pop.	7.3	5.6	5.6	6.2 *
% ST Pop.	80.2	44.7	31.9	23.4 *
% Female Literacy	7.0	13.6	23.5	31.8 *

* For Maharashtra State, these are aggregate figures for Urban and Rural Population.

The inhabitants of the area are mainly Mahadeo Koli and Thakur tribes. They have long since settled down to being cultivators.

The status of women, as indicated by the Female Literacy Rate which is only 7%, is low but in Vachan's experience they have more space in the socio-economic process than do their sisters in a caste based society.

The main occupation of the families in the Project Area is agriculture which is subsistence oriented. Most families take one crop in the rainy season. Rice with a yield of 3 quintals per acre and Red millet with a yield of 2.2 quintals per acre emphasise the low productivity of the soil.

Social and Economic infrastructure

A single road runs through the Project Area. Infrequent and inconveniently timed public transport buses link the villages to the small towns of Igatpuri from the southern end, and to Tryambak from beyond the northern end.

A dam which created a lake with the capacity of 12500 mcft was built in the Project Area around 1965. Six of the larger villages from Vachan's Project Area have access to the dam. Though the water is primarily intended to serve users in far off Bombay, the tribals are permitted to lift upto 5% of the dam's storage for irrigation use.

While all the villages - but not all the hamlets - have been provided with electricity, provision of electricity should be understood to mean for the most part, the mere presence of electric poles erected in the area. Only 13% of the households in the area are in fact electrified. (See Table INTRO 1).

There are two government run boarding schools (Ashramshalas) for tribal children in the area. One in the southern section has classes till grade X, the other in the northern part stops at grade VII. On paper, each village can boast of a ZP run single teacher primary school.

There is one PHC situated physically in Vachan's Project Area, at Dhargaon. The sole private medical practitioner residing in the area is actually available only for 2 to 3 days in a week.

Vachan has divided its project area into 3 clusters based on natural boundaries. The three clusters - Cluster A, B and C are different from one another in features such as accessibility, population living in hamlets etc.

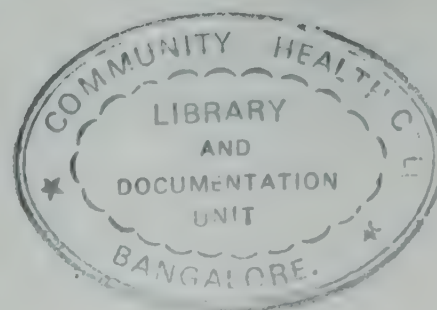
Villages in Cluster A are relatively closer to the main tar road running through the area and to the District HQ. Around 40% of all the families in this Cluster reside in hamlets. It is separated from Cluster B by a hill range.

Cluster B is equidistant from the District and Tehsil HQ and has villages situated further from the main road. 45% of all the families in this Cluster live in hamlets.

Cluster C has villages which are farthest from the main road and they are situated in a valley between the main road to the Tehsil HQ and the road to the adjoining district. It has the highest concentration of families living in hamlets - 54% of all the families in this Cluster are spread out in a total of 38 hamlets.

Villagewise demographic data is given in Table INTRO 1 and 2.

02842
DEV100



4. AN OVERVIEW OF VACHAN'S ACTIVITIES

Vachan has added a number of activities from the time in 1987, when it started with pre-primary education (Child Centres) and the Drinking Water programme. At present, Vachan has the following activities :

Activities	When They Started
------------	-------------------

Education

- | | |
|--|------|
| 1. Child centres for pre primary children | 1987 |
| 2. NF Evening Classes for school drop-outs | 1989 |

Health

- | | |
|---|------|
| 1. Basic Needs Programme : deepening and repair of drinking water wells | 1987 |
| 2. Training WLHWs | 1988 |
| 3. Maternal Health Care : ANC and PNC | 1989 |
| 4. Child Health Care : Weight Monitoring | |
| 5. Immunisation | 1989 |
| 6. Primary Curative Care through WLHWs | 1989 |
| 7. Health Education | 1989 |

Economic Programmes

- | | |
|---|------|
| 1. Agricultural Inputs like seeds,saplings, pesticides and fertilizers on credit along with Extension. | 1988 |
| 2. Providing credit for purchase of small livestock like goats, poultry | 1988 |
| 3. Motivating farmers to take up irrigation and providing inputs on credit | 1989 |
| 4. Providing credit for local enterprise like welding workshop, fishing etc. | 1989 |
| 5. Dairy programme | |
| Providing credit for purchase of buffalo, veterinary care and Extension, insurance, marketing support for milk. | 1989 |

Group Organisation

- | | |
|------------------------------|------|
| 1. Grain Bank Groups | 1992 |
| 2. Savings and Credit Groups | 1992 |

5. VACHAN : THE ORGANISATION

Vachan came into existence in 1987 with its registration as a Society and as a Trust and started work in the Project Area.

Between 1988 and 1992, the Vachan team has nearly quadrupled from 12 to 44 full time staff.

The Table below gives an idea about the organisational growth.

VACHAN STAFF AND ITS TURNOVER

STAFF STRENGTH	1987	1988	1989	1990	1991	1992
1. At the beginning of year	0	4	12	34	33	32
2. Joined during the year	4	12	28	7	5	19
3. Resigned during the year	-	4	6	8	6	7
4. At the end of the year	4	12	34	33	32	44
5. Annual Staff						
Turnover %	0	50	26	24	18	18
6. Cumulative Staff						
Retention %	100	75	77	65	57	59
7. Avg Service in Vachan (in months)	NA	7	10	20	28	27

Out of all the staff in 1992 as much as 22% visit the Project Area frequently, even though they are based in Nasik. The MTR team had first hand experience of this mode of working and realised the stress involved in it, considering that the shortest distance to the first village at either end is 41 kms.

27% of all the staff are based in the Nasik office and consist of the accounts, administration, computer and the vehicle maintenance staff including the drivers.

The rest, another 51% are based in the Project Area and work within the villages.

Full Time based in Nasik	12
Based in Nasik but frequently visiting Field	10
Based and working in the field :	22
	<hr/> 44 <hr/>

Main Strategies of Vachan's Intervention

The Project has adopted a Target Area approach since it has a high concentration of Scheduled Tribes and Castes (88%). Added to this is the dimension of sparse and ill-developed economic infrastructure (roads, electricity, irrigation, trade, etc.). As a result, Vachan works with all the families residing within this area. The overall strategy of the Project consists of :

- a) Providing direct delivery services to the families in the education and health programmes.
- b) Providing opportunities for income generation to the Project Area families through credit, training and access to markets.
- c) Providing opportunities for increase in agricultural yields to the Project Area families through credit, supply of inputs, better technology, irrigation and marketing facilities.
- d) Working /interfacing with government development agencies and departments to increase the Project Area families' access to welfare and other schemes of the government and other development institutions (banks, etc.)

Working with the Government

It has been Vachan's endeavour to complement government efforts wherever possible. The efforts in this direction have taken various forms. Thus for instance,

1. Vachan staff including the WLHWs have played a key role as motivators to improve immunisation coverage. The MTR team were told that many mothers who were earlier reluctant to get children immunised, now on receiving information from the WLHW bring their children for immunisation. In addition, Vachan also makes vaccines available whenever the local PHC runs short of vaccines.
2. Vachan has also taken up the role of a bank by providing loans to the BPL families. The government releases subsidies to these families through Vachan. The families get the advantage of a single window clearance of subsidy. Also their trips to taluka headquarters are reduced. So far the government has already channelised through Vachan Rs. 3.25 lakhs to 125 families.
3. Another attempt at working with the government did not prove successful. A part of the Project Area was cut off during the monsoon from the rest of the area and the district. Vachan proposed to the government to jointly build a bridge to meet this critical infrastructural need. With no sight of any moves on the part of the government even after two years, Vachan decided to go ahead alone and completed the bridge in 1992. This bridge has enabled Met Yelyachi, the village hitherto cut off, to be provided with a bus service.

6. EDUCATION PROGRAMME

SITUATIONAL ANALYSIS

The situation in Vachan's Project Area with respect to education is characterised by low literacy rates (16%) across all the age groups. The children in the Project Area families who should be going through primary school education (6 to 11 years age group) cannot go up to IV grade for various reasons.

A survey conducted by Vachan in 1990 in 3 ZP run schools indicated that while 79 children were enrolled in I grade in 1986, only 28 children (22%) were studying in IV grade in 1990.

The factors contributing to such a situation are :

- a) ZP run schools are far from the hamlets where most of the tribals live and pre-primary facilities are not available at all the hamlets.

As Table EDU 1 shows there are 22 Anganwadis run under the ICDS of the government and 25 ZP run schools in the area. These existing facilities provided by the government for both primary and pre-primary education in most cases cover the main villages. As Table EDU 2 reveals, children of only 5% and 15% of hamlets have access to Anganwadis and Primary Schools respectively. Cluster-wise distribution of these facilities also shows a bias. While the distribution of locations having an access to a Primary School is fairly even for Clusters A and C (28% and 29% respectively), that for Cluster B is 42%. However, even these figures are low.

- b) children of this age group are required to assist their parents.
- c) education receives low priority in the community.

PROGRAMME STRATEGY

The relative inaccessibility of educational facilities to children from the hamlets was one of the chief reasons for concentrating on these hamlets in Vachan's Education Programme. Table EDU 2 clearly shows this emphasis in Vachan's programme in which 95% of CCs and 86% of NF ECs were started in these hamlets.

The strategy consists of the following elements :

1. To cover all the children in the 3-8 yrs age group for imparting pre-primary education. The eligibility

criteria for starting this activity are:

- More than 10 children of 3-8 yrs at a location
- Availability of a local semi-literate teacher
- No ICDS Anganwadi or a ZP Primary School at the location

- To provide NF education in the evenings to school drop-outs or those who have never been to school in the 8 - 14 yrs age group. The eligibility criteria for starting NF ECs are :

- Drop-out children in the 8 - 14 yrs age group
- Availability of a local semi-literate teacher

A survey of 3 villages conducted in 1991 revealed that 53% of the children in the 8 - 14 years age group have been out of the formal education system. The NF ECs are directed at these children.

Thus, Vachan's strategy in this Programme also emphasises the complementary nature of its work vis-a-vis the government.

VACHAN'S INTERVENTIONS

- CCs for pre-primary education directed at children of 3-8 yrs.
- NF ECs for children who have not attended or have dropped out of formal schools, directed mainly at children of 8-14 yrs.

The activities in each of these interventions involve selection and training of local teachers, who are men and women belonging to the same village/ hamlet and who have had some formal schooling.

Evolution of the Programme :

Child Centres were started at 10 locations in 1987-88. This was the first programme started by Vachan. Table EDU 3 shows the growth of this activity. The number of CCs have increased around two and half times by the end of 1992.

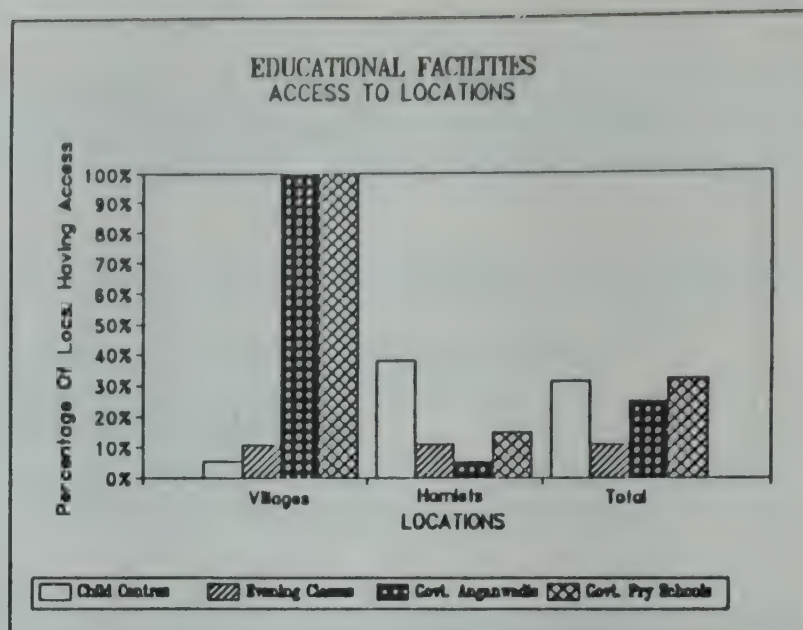
Vachan had decided to start CCs at any location not having an ICDS Anganwadi and this activity was aimed towards children of the 3 - 8 age group.

NF ECs were started because many children were busy helping their parents during the daytime and were willing to attend classes in the evening.

These NF ECs were started wherever more than 10 eligible children were available . As Table EDU 9 shows, 5 NF ECs were started in 1990. There were 9 classes running at the end of 1992.

Underlying Assumptions

Both these activities are based on certain common understanding/ assumptions :



- 1) It is not adequate to know only how to sign one's name in order to become literate, but it is necessary to have reading, writing, comprehension and calculation skills equivalent to IV grade.
- 2) Non-formal methods are best suited to impart these skills in the time and space available.
- 3) A local person if trained adequately, regularly and appropriately, can impart these skills in Non-formal methods, provided there is adequate supervisory support available.
- 4) The children having easy access to Anganwadis and primary schools have an educational facility available and therefore Vachan need not create yet another one at the same location.
- 5) Following from 4) above, efforts should be concentrated in hamlets.
- 6) The population to be covered is calculated on the following assumptions, based on the national demographic profile.

Population of 3-6 yrs - @7% of total population

Population of 6-8 yrs - @8% of total population

Population of 8-14 yrs - @15% of total population

Programme Status :

Child Centres

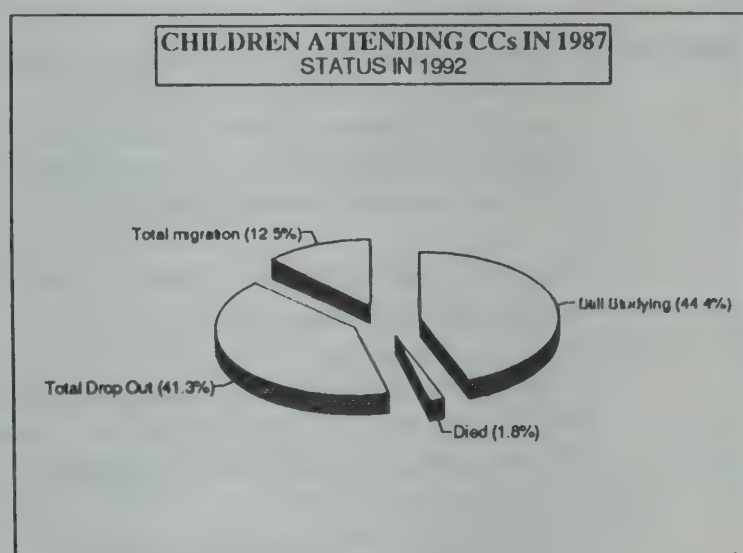
This activity consists in introducing and consolidating Non-formal, flexible methods/teaching techniques in all the CCs, through the play-way method, self learning method, group methods.

All the children in the age group of 3 - 8 years in the eligible locations are eligible for enrolment in the CCs.

If (5) above is considered as a criterion for opening a CC, as Table EDU 4 shows, only 1 out of 19 villages (5%) and 37 out of 74 hamlets (50%) become eligible for this activity.

The progress achieved so far (if the last quarter of 1992 is excluded during which 10 CCs were closed temporarily to effect a changed strategy) shows that 59% of the eligible hamlets have been covered during the period 1987-92 while 61% of all eligible locations have been covered so far (including the sole village).

Table EDU 4 reveals that the best coverage performance is seen in Cluster C, in which 67% of all the eligible locations have been covered including 63% of all the hamlets not having an ICDS Anganwadi.



Non-formal Evening Classes

This activity consists in holding part time NF ECs for children in the 8 - 14 yrs age group. A variety of Non-formal teaching / learning methods are in use by the teachers to impart basic reading and writing skills. Regular training sessions are carried out.

As per the eligibility criteria for this activity, 19 villages and 29 hamlets are eligible. As Table EDU 7 shows, NF ECs covered 3 villages (16%) by 1992 and 7 hamlets (24%) averaging 21% of the total eligible locations.

This activity also continues to show an emphasis towards Cluster A (4 out of 17 eligible locations in the Cluster - 24%) and Cluster C (4 out of 18 eligible locations in the Cluster - 22%) as Table EDU 8 shows.

CHANGES OBSERVED

By and large, Vachan's strategy is in the right direction and the programmes have gone along in the direction set by the implicit understanding about education activities in general.

This is borne out by the MTR team's observations in the field as well by the available data.

1. Table EDU 5 shows Cluster-wise break up of coverage of eligible children by CCs. Out of the total 960 children eligible for enrolment in CCs, 66% were covered during 1987-92. The highest coverage was in Cluster A, being 86%.
2. Cluster B lags behind in coverage both in terms of the number of locations as well as the number of children.
3. While the coverage both in terms of number of CCs and number of children is increasing during 1987-92, the average attendance of a child in a CC continues to hover around 50%, as Table EDU 6 shows. Another disturbing feature is a fall in the average number of children per CC.
4. Though it may be too early to comment on the impact of this activity on the drop-out rate from formal schools, follow-up of children on roll of CCs in 1987 reveals certain interesting features. As Table EDU 7 shows that 44% of these children continue to be a part of the education system in 1992, out of which 16% have joined formal schools.

Out of the rest, 13% have migrated either on account of marriage or to work along with their family and 2% have expired. The remaining 41% have actually dropped out.

5. As Table EDU 10 shows, out of the 1271 children eligible for enrolment in an NF EC, 38% are in Cluster C, being slightly more than the other Clusters. However, only 24% of these have been covered by 1992. The activity as a whole covers around 20% of the eligible children.

In 1990-91 there were 2 NF ECs and 43 children in these classes in Cluster B (Ref Table EDU 10 & 11). The average attendance was 34% i.e. 14-15 were present in two evening class i.e. 7 or 8 were present in one NF EC on an average day. The same number in 1991-92 has come down to only 5 children in the single NF EC on an average day. However, it has gone up from 34% in 1990-91 to 42% in 1991-92.

Since the age breakup of children attending NF ECs was not available, these figures must be considered only indicative, and not as an accurate reflection of the reality.

6. While both the number of NF ECs and the coverage of children have been increasing from 1989-90 to 1991-92, there is no clear trend regarding average attendance. As Table EDU 11 reveals that after dropping in 1990-91, the average attendance has picked up marginally to 66% in 1991-92. Table EDU 10 & 11 show that this trend is uniform across Clusters.

However, it can easily be said, that it is only because of NF ECs, at least 72 out of 292 children (25%) attending the CCs in 1987 are still studying in 1993.

The teachers of the ZP run schools in some cases have realised the importance of the CCs. Some young children who have gone through the CCs run by Vachan were full of confidence and could tell their names or sing a song without any diffidence. This is appreciated by teachers while admitting such children to formal schools.

Other Comments :

1. The MTR team observed during its brief visit to a training session for the CC teachers that the training was not adequate. Thus, for example while singing, there was no co-ordination between action and words. Even the national anthem was not perfectly memorised.
2. In a one-day session which the team attended, a lot of time was spent on discussing peripheral issues and so not much time or energy was left for learning anything new.

It is a common experience, that in a one-day session only a limited number of people speak. The MTR team observed that those of the teachers who were silent in the first meeting had started expressing their thoughts in the next meeting.

3. The MTR team also learnt about the impact of an excursion on the students who had been brought to Nasik to see a circus, the swing and other play equipment in the gardens. It so captivated the children that they were reluctant to leave.
4. There were 5 CCs in 1986-87, 11 in December, 1987, 18 in 1989-90 and 22 in 1991-92. (Ref. Table EDU 3) In view of this steady rise, the decision to close 11 centers in October 1992 was surprising. (*They were re-opened in February 1993 - Director*)

RECOMMENDATIONS

1. Eligibility Criteria

Vachan should reconsider its eligibility criteria for selecting a location for its educational activities. Giving an opportunity to learn through an NF EC to even a small group of children at a non-eligible location might motivate members of the community and especially children.

2. Teachers' Training :

- a. Monthly training sessions of one day and yearly sessions of 2 or 3 days duration should be held. This will help to create the necessary atmosphere to live and learn together and it produces better results.
- b. Some new items should also be included along with topics which are repeated. This also requires more time.
- c. The training sessions should be held frequently, at different places.

d. Excursions and tours of children and teachers should be increased. They learnt more during such excursions than in the four walls of their small class rooms.

3. The CCs/ NF ECs;

The schools must be adequately equipped and students must be encouraged to handle training aids. Children must utilise these aids in their day to day learning if there is to be real progress. Vachan has the capacity of providing all these items.

4. Vachan's relationship with the families

The group training in a Cluster can be done in the presence of the villagers and the children, so that their co-operation and support can be obtained.

5. Adult Literacy Classes :

In order to strengthen child education it may be necessary to take up an awareness generation programme for adults in the age group of 15 to 35 years.

Health education, family planning are other areas that could be included as a part of the non-formal adult education programmes. The community must be made aware of the importance of such programmes and the vital role that they play in their lives.

Education of the adult population of the village must be made compulsory. The MTR team strongly feels that Vachan, due to its activities and the respect that it has earned, has certainly reached a stage where it can 'demand' attendance. It should not accept lack of time as an excuse for not attending.

6. Formal Schools :

Vachan may 'adopt' children for the purpose of sending them to formal schools. In their discussions with the MTR team many women endorsed this idea.

7. HEALTH PROGRAMME

SITUATIONAL ANALYSIS

Vachan feels that the health status of a community is determined by a variety of factors, several of them outside the health programme per se. Therefore many of the problems identified below contain factors that are not directly amenable to the Project's health interventions alone.

1. A survey done in 1990 of 538 children showed that more than two-fifths were malnourished, though only 4% are in III Grade. (See Table HEALTH 8)
2. A survey of all the drinking water facilities in the project area showed in 25 % of all the locations people had to walk more than 20 minutes to fetch drinking water. Only 33% out of these locations had deep wells protected from contamination.
3. There is a government PHC which mainly provides Family Planning services. Frequent non availability of doctors and inadequate drug supply prevent people from using it as a place to receive treatment when they fall sick. Private medical care is available at a distance and is often irrational, inappropriate, inadequate and expensive.
4. The above results in low degree of care available to pregnant women/ U5 children. Most women deliver at home and trained care is rarely available.
5. People continue to have faith in the local 'faith' healers even for easily curable sicknesses like diarrhoea and pneumonias in children.

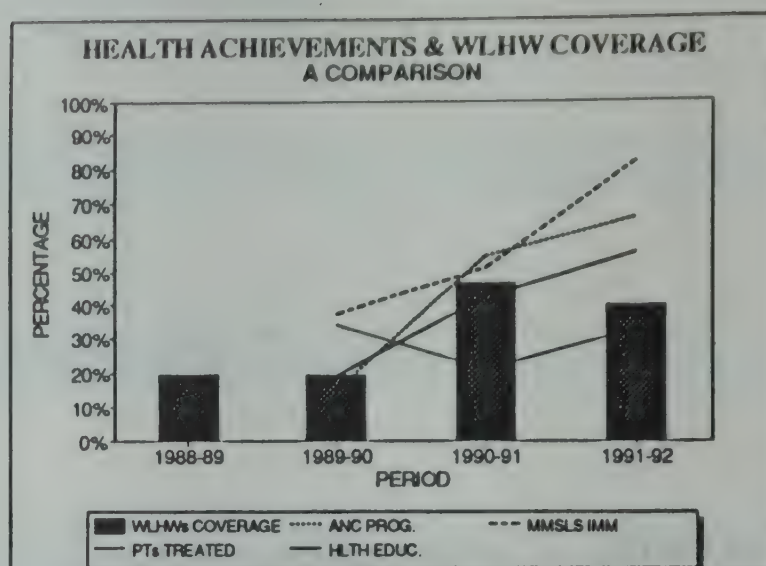
PROGRAMME STRATEGY

The strategy in this programme is based upon the following three elements :

1. Creating a cadre of trained health workers who would act as the first point of contact for any health problem that people face.
2. Complementing MCH Services offered by the government PHC particularly Immunisation.
3. Creating health awareness through health education.

VACHAN'S INTERVENTIONS

1. Network of Wadi Level Health Workers
2. Maternal Health Care including ante-natal care, immunisation post-natal care
3. Child Health Care including weight monitoring of U5 children, immunisation of infants.
4. Primary Curative Care through the WLHWs
5. Health Education
6. Basic Needs Programme including safe drinking water and improved housing programmes.



Evolution of the Programme :

The health programme started in 1987 with the construction and deepening of wells used by the community for drinking water. Later, a campaign was initiated against scabies, which was quite rampant in the area. It also provided Vachan with the opportunity to demonstrate to the people the ease with which they themselves could treat and prevent simple ailments. In 1988, the MCH programme was introduced with Growth Monitoring of U5 children. Initially the MCH programmes covered only those locations served by a WLHW. Later when Vachan began complementing the activities of the local PHC, these were extended to all the places where the government staff was unable to reach out to.

Underlying Assumptions

1. All the activities under this programme should be mediated by the network of WLHWs. Thus for example, in the ANC programme, health workers should identify a pregnant woman and motivate her to get herself checked up. The WLHW should also do the subsequent follow up.
2. Cluster C is the most deprived area in the Project Area in terms of outreach of health services and therefore the interventions must start there. Similarly hamlets of all the Clusters should be covered first for the same reason.
3. Health services are easily accessible to the population of locations having the PHC or its sub-centres which have resident staff. Therefore, Vachan need not cover the locations having resident government health staff.

VITAL STATISTICS FOR THE DISTRICT (1981)

- CBR	29.28 /1000	POP
- CDR	8.18 /1000	POP
- IMR	50.20 /1000	LIVE BIRTHS
- U5MR	208 /1000	LIVE BIRTHS *
- MMRatio	7 /1000	LIVE BIRTHS

* Based on a survey done by ACTIONAID in 1991

The achievement targets were worked out on the basis of this demographic data.

Programme Status :

There is a government PHC in the area at Dhargaon. Out of the 7 SCs under the PHC, 5 are in the Project Area with 3 having resident staff. They cover 24% of population with only 14% HHs having an access to a resident health staff. Their deployment in the Project Area is shown in the Table below:

DEPLOYMENT OF GOVERNMENT PHC STAFF

NAME OF VILLAGE		HHs *	STAFF	RESIDENT OR NOT
Dhargaon	(PHC)	107	1 Dr + 2 ANMs	N + N
Vavi Harsh	(SC)	130	1 ANM	Y
Take Deogaon	"	133	1 ANM	Y
Alwand	"	125	1 ANM	Y
Samundi	"	75	1 ANM	N
Pahine	"	53	1 ANM	N
Total 1 + 5		675	1 Dr + 7 ANMs	3 resident ANMs

* Source: Vachan survey 1990. It shows the population of the village where it is located.

Network of Wadi Level Health Workers

This activity is seen to be the cutting edge of all the health programmes offered by Vachan. Out of the total of 93 locations WLHWs have covered 62% barring the temporary drop in 1991-92, as Table HEALTH 2 shows.

This activity was initially directed toward Cluster C in which 38% of all the HHs (2788) reside and has 43% of total hamlet HHs (1306). As Table HEALTH 3 shows, 77% of all the HHs of this Cluster had been covered in 1990-91.

This activity was initiated in hamlets as the name itself suggests. Table HEALTH 2 reveals that 1462 (53%) of the HHs in the area live in a total of 74 hamlets and 1306 (47%) in 19 main villages. The WLHWs have covered 73% of the HHs in hamlets. They also have covered 24% of the HHs residing in the main villages. Thus the WLHW network has spread to 47% of all the HHs in the Project Area.

Maternal Health Care

This activity consists of carrying out ante-natal examination, immunisation of pregnant women, providing anti-anaemic treatment to pregnant women and providing post-natal care to nursing mothers.

This activity was started in 1989-90 and covers 70% of all the HHs in the Project Area. The bias toward hamlet HHs continues to be shown, as Table HEALTH 4 reveals, 78% of such HHs have been covered. However, as Table HEALTH 5 shows, the Cluster C bias is not evident here as the government PHC and 2 SCs are situated in this area.

Child Health Care

This activity consists of monitoring the weight of all U5 children, providing nutritional advice to parents of children with I and II Grade malnutrition, identifying children eligible for immunisation with DPT, oral polio and measles, and ensuring immunisation of such children.

This activity was also started in 1989-90, and has spread to cover 80% (Immunisation) of all the HHs, as Table HEALTH 6 reveals. The Immunisation activity also follows the trend seen in the Maternal Health Care activity, that of a lower coverage in Cluster C (59%), as Table HEALTH 7 shows. There is, however, almost equal coverage of hamlets (78%) and main villages (80%).

Curative Health Care

This activity consists of providing primary level health care services at the hamlet level . Referral links are forged between the WLHWs and the government PHC/ District Hospital/ private specialists.

The WLHWs have been specially trained to diagnose simple as well as serious illnesses like Malaria, Childhood Pneumonias, Diarrhoeas etc and also to treat the simple ones.

Health Education

This activity consists of carrying out community based health education programmes on themes of immediate relevance such as immunisation, care during and after pregnancy, scabies, and diarrhoea, through slide shows and video shows followed by discussions.

This activity covers all the locations in the Project Area.

Basic Needs Programme

This activity consists of supporting community efforts directed at providing themselves with safe drinking water and individual efforts at improvement in housing through a roof-tile credit programme.

CHANGES OBSERVED

1. The temporary drop in locations covered under the WLHW network in 1991-92 from 62 % to 54 % , as Table HEALTH 2 and 3 show, that too in locations having higher priority - Cluster C and the hamlets - is significant. A Cluster-wise break up of this drop shows that in Cluster C there was a drop of 28%. The MTR team was told that this was due to 2 health workers leaving work.
2. Though there are more families in the main villages of Cluster A and B, the coverage by Vachan WLHWs during 1988-92 in hamlets for these Clusters is much higher than for the villages. In Cluster C, there are more families in hamlets than in main villages; the coverage of families in hamlets is also more than those in the villages.

This is an indication that Vachan aims at reaching out to areas which are uncovered or neglected by government services.

3. In terms of achievements, as Table HEALTH 8 shows, though around 66% of all the pregnant women received ANC in 1991-92, only 49% of these could be given 2 doses of TT. This shows that the pregnant women were not reached early, before they delivered.

More than 75% of all the expectant mothers out of those registered and anaemic were being treated with regular doses of Iron tablets.

4. As Table HEALTH 8 shows Immunisation coverage followed the priority for Immunisation: Measles, from 37% in 1989-90 to 82% in 1991-92; BCG, from 31% in 1989-90 to 64% in 1991-92 and DPT/POLIO hovering around a minimum of 62% in 1989-90.
5. The WLHWs have been treating and referring an increasing number of patients as Table HEALTH 8 shows.
6. Table HEALTH 8 shows that Health Education activity has reached out to a maximum of 33% of all the HHs in 1991 -92.
7. The Drinking Water programme consisting of deepening and repair of existing wells with community labour, has covered 19% of all the families in the area till date. This accounts for 21 wells repaired so far.
8. The roof-tiles programme is implemented as a part of the Economic Programmes and shows a stable coverage at around 12% of all the families every year after the entry year.

Other Comments :

Before Vachan came on the scene, people depended upon home remedies or god-men (Bhagats) and on the practices of qualified and not-so-qualified medical practitioners outside the area. Today, though home remedies and faith in god-men still continue to a certain extent, Vachan's workers have, by their service, gained the confidence of the villagers in modern medicine. This was corroborated by the diary entries of the health workers as well as by the statement of some patients at Bardyachiwadi. The confusion and chaos at the government PHC was frequently brought to the notice of the MTR team by the villagers. The PHCs were at a great distance from the villages. The team was told that there was a shortage of medicines and the PHC staff had no interest in their work.

RECOMMENDATIONS

1. Improvements are necessary in areas like Tetanus immunisation to expectant mothers and regular monitoring of U5 children. This can be done by increasing the number of trainers and co-ordinators and strengthening their training.
2. If the paid workers of the PHC are to work properly, pressure must be brought to bear on them. Vachan and other village organizations will have to be associated in the work.
3. More emphasis should be laid on teaching the villagers. Charts, graphs, films and other audio-visual teaching aids should be used.
4. Health workers must set an example by keeping their own homes clean. Patients should not be examined in a room where animals are also tied. The WLHWs must lead from the front in improving the hygiene consciousness of the village.
5. More information needs to be gathered on drinking water through GSDA and other related institutions.

8. ECONOMIC PROGRAMMES

SITUATIONAL ANALYSIS

1. The crop during the monsoon period is the backbone of the local economy. The yields are low - Paddy 3 quintals/acre and Nagli (Ragi/ Red Millet) 2.2 quintals/acre. This is so because :

The land is sloping and the soil stony. It is shallow and has low moisture retaining capacity.

High rainfall of 2000 to 3000 mm between June-September, coupled with steep slopes results in high run-off.

Traditional cultivation practices, home grown recycled seeds and absence of other inputs such as fertilizers, pesticides and scientific implements also contribute to the low productivity of the land.

The families lack cash resources. Credit is costly and is not easily available.

2. Very few families take a second crop either irrigated or unirrigated. In addition to the causes mentioned above, this is due to the following:

The tribals do not possess the necessary resources (material/ financial resources and know-how) to undertake irrigated agriculture.

There is a fear of damage by stray cattle.

3. The local economy does not provide sufficient productive employment.

The MTR team observed that under the government's Employment Guarantee Scheme, some development work was done but it was often of poor quality and some villagers complained that reservoirs and roads built in one year were washed away in the next monsoons. Even when done properly, such work can only partially fulfill the needs of the poor.

PROGRAMME STRATEGY :

In all the economic programmes Vachan undertook, credit was considered as one of the key elements in encouraging families in project area to take up economic activities including those of increasing agricultural production and productivity. Vachan drew up a strategy of extending credit for productive purposes. The credit from Vachan was

- interest - free
- earmarked (given for a specific purpose),
- extended mostly in kind to avoid giving direct cash and also since the goods to be purchased from credit money were not generally available in the area
- made available for any activity which the family had the ability for and was willing to carry out, after its feasibility and desirability was accepted by Vachan.

VACHAN'S INTERVENTIONS :

The credit is extended for more productive use of labour, land and available water so as to enhance family incomes through economic activities, like :

1. Crop - loans for Agri-inputs
2. Irrigation (Water Management)
3. Small Livestock
4. Income Generation Activities
5. Improved Housing
6. Dairy

The Dairy Programme has been dealt with separately below (See page 7) as there are certain distinctive features in the programme design, its evolution and its effect.

Evolution of the Programme :

As the Table ECO 1 shows, in the first year of the programme, a total credit of Rs 1.8 lakhs was extended to 627 families for :

1. Post Monsoon crop under residual moisture.
2. Poultry chicks.
3. Monsoon crop.
4. Roof Tiles

The initial response was very slow, both probably due to lack of confidence on the part of the people as well as due to limited options available. Attempts were also made to look at income generating activities producing goods having a local market. For instance, a feasibility study was done for printing and dyeing cloth for making *phadkis* but it was not found to be economically viable.

The breakthrough came with the purchase of 12 buffaloes which marked the beginning of the Dairy Programme in October 1989.

The programme has evolved considerably since then, both in terms of numbers and complexity.

Underlying Assumptions :

The strategy and the activities outlined above were based on the following underlying assumptions :

1. The tribal families are the best judges to assess the feasibility and the viability of any economic enterprise they undertake. Therefore, Vachan should offer a wide choice of activities to the families.

2. The families need to access credit repeatedly over a long period and this long term necessity along with local social pressure would ensure repayments.
3. The families not only look for credit that is less costly but also the ease and the dignity with which they can access it.
4. The credit was interest - free because :
 - the client group was resource and skill poor, therefore started with a handicap
 - interest might serve as a disincentive instead of encouraging families to take up economic programmes through input credit.
 - it was a more honorable way of indirect subsidy.
 - families taking longer to attain economic gains would not be burdened financially.
 - even the IRDP programme of Government of India extended credit to BPL families at 4% rate of interest.

Programme Status

AGRICULTURE CREDIT PROGRAMME(1988-92) YEAR-WISE SUMMARY

	88-89	89-90	90-91	91-92	1988-92
TOTAL ACCESSIONS	627	1726	1490	1377	5220
TOTAL CREDIT (IN RS.LAKHS)	1.83	5.06	7.50	8.41	22.80
AVG CR/ACCESSs (RS.)	292	293	503	611	437

(A family can access credit for more than one activity and that too, more than once in a year. In the absence of computerised family-wise data, each time a family accesses credit - an accession - is taken as the basis for computing averages.)

If the amount of credit extended for the Dairy Programme is also added, the total credit extended is Rs.46.47 lakhs spread over 5425 accessions at an average of Rs.857 / accessions.

There is a commercial bank situated in the Project Area, covering 24 villages including the Project Area villages. The total credit plan of the bank for 1992-93 was of Rs. 2.70 lakhs for 65 families. Thus the average credit available per family was Rs. 4154.

The status of Vachan's activities under the Economic Programme is given below:

Crop Loans for Agri-inputs

This activity consists of supplying agricultural inputs like fertilizers and improved varieties of seeds on credit for the monsoon and post-monsoon crops.

It also includes motivating and encouraging Project Area families to take up horticulture/sylviculture.

Irrigation (Water Management)

Vachan provides irrigation inputs in the form of diesel or electric pumpsets and pipelines to draw water for a post- monsoon crop. It also includes land and soil management for tackling soil erosion and rainwater run off.

Small Livestock

Vachan also provides credit for purchasing goats to those of the Project Area families who are unable to access dairy, fisheries or irrigation programmes. This activity also includes providing credit to Project Area families for purchase of egg laying chicks.

Income Generation Activities

This activity consists of providing credit for starting small scale enterprises such as sewing machines, band groups, cycles for trading, etc.

It also includes providing fishing nets on credit to Project Area families who use the Vaitarna dam for fishing. The catch is sold in the village itself and is subsequently taken to the nearby market.

Improved Housing

Vachan provides credit in the form of roofing tiles in order to improve the living conditions of the people. Though the credit disbursement is administered through this Programme, it forms a part of the Health Programme.

Some remarks here on the status of Vachan's activities will give an idea about the diversity in the coverage and uptake of these activities.

1. A total credit of Rs. 22.80 lakhs (excluding Dairy) has been given over 5220 loans upto June 1992. This works out to Rs. 437 per loan and 1.87 loans per family or Rs. 818 per family in the past four years, on an average.
2. The category-wise breakup is given below.

(Total Credit in Rs. Lakhs)

	Total No. of Accessions	Total Credit	Average (Rs.)
CROP LOANS	3331	7.57	227
IMPROVED HOUSING	1131	8.25	729
LIVESTOCK SMALL	382	2.66	696
IRRIGATION	117	2.67	2284
INCOME GENERATION	259	1.65	635
ALL PROGRAMMES	5220	22.80	437

3. Geographical distribution of these loans across programmes reveals some gaps in the reach of Vachan's agricultural credit. As Table ECO 2 shows,

- 19 of 94 hamlets have not accessed crop loans so far.

- 11 hamlets, all in Cluster C, have accessed neither crop loans nor improved housing loans.
- Only 16 hamlets have accessed irrigation inputs.
- 29 hamlets have accessed small livestock loans.
- 26 hamlets, out of 57 (46%) that are close enough to water bodies to carry out fishing, have accessed fishnet loans. 18 hamlets have accessed Income Generation loans other than fishnets.
- 45 hamlets have accessed neither small livestock nor Income Generation loans.
- 5 hamlets, all in Cluster C, have not accessed any credit whatsoever from Vachan.
- 5 hamlets, all in Cluster C, have accessed small livestock loans although they have not accessed 'basic inputs' loans for crop or for improved housing purposes.

5. In terms of Clusters, there are differences: A and B Clusters clearly show a greater capacity to absorb credit. The ratios across the Clusters, for all the programmes, are :

	A		B		C
Total HHs	8	:	8	:	10
Total accessions made	16	:	14	:	10
Amount in Rs	13	:	13	:	10

CHANGES OBSERVED

1. The practice of charging margin money has been a part of Vachan's Economic Programme right from the beginning. A family has to pay some money upfront to indent credit/inputs. The norm is about 25% for activities such as input supply, land levelling and enterprise credit.

For large credits, the margin money has come down over the years. For dairy it was reduced from Rs. 500 initially to Rs. 51 and for diesel engines it was reduced to Rs. 500 (about 3 to 5% of the capital cost). For a large lift irrigation scheme Rs. 251/acre has been collected (approx. 4% of the capital cost).

2. A 'Penalty Fund' has been created. This is a fund to which a defaulter (or one who accesses credit on the basis of mis-information) has to contribute an amount fixed by Vachan in consultation with the villagers. This fund is held in trust by Vachan and is to be used by the village / hamlet for its development.

3. Growth of the Credit activity :

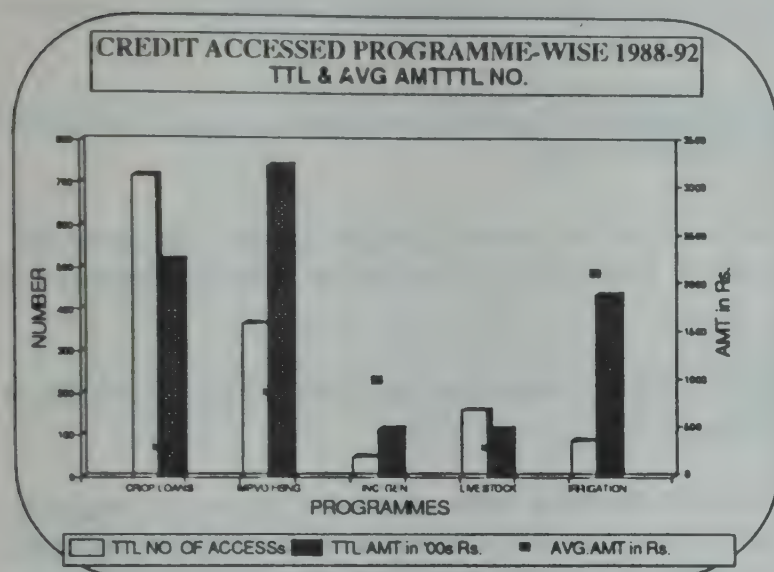
Growth in terms of both the volume of credit and the number of accessions is reflected in Table ECO 1.

The volume of credit disbursed has steadily risen from Rs. 1.83 lakhs in 1988-89 to Rs. 8.41 lakhs in 1991-92 i.e. by four and a half times in three years. The 'basic inputs' - crop loans and improved housing loans - accounted for 98.6% of the credit disbursements in 1988-89. These programmes grew by nearly two times each to reach Rs. 5.13 lakhs in 1991-92.

However, the 'basic inputs' account for only 60% of the loans disbursed in 1991-92. This is as a result

of the volumes on other programmes rising dramatically, from Rs. 2,587 in 1988-89 to Rs. 2.87 lakhs in 1991-92. Two-thirds of this amount - for other than basic inputs programme in 1991-92 - has been for irrigation inputs and the rest equally for small livestock and Income Generation activities.

Credit accessions for fishnets has gone down from 111 in 1989-90 to 24 in 1991-92. The MTR team feels that this is so because the decision to access this credit was based on need and now the need is getting satiated. Only a small number of families are involved in fishing as a means to supplement incomes.



Similarly, credit accessions for improved housing has gone up from 122 in 1988-89 to 347 in 1991-92. The MTR team feels that the decision by the families to access credit for this purpose was based both on their need and aspirations and hence the increase in numbers reflects higher aspirations.

Access to irrigation credit has gone up from 12 in 1990-91 to 38 in 1991-92. This shows that the activity is yielding good results.

Further study of disaggregate data corroborated by the experience of Vachan senior staff indicates that two loan categories, fishnets as a part of Income Generation and Small Livestock mainly goat-rearing, are auto-targeted and reach families which are the poorer of the poor. However, there seems to have been a temporary saturation of demand, as demand in these categories has fallen over the years.

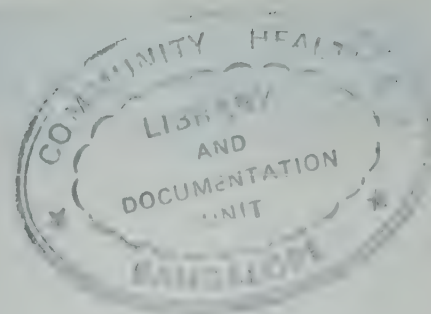
As Table ECO 3 shows, the volumes of credit accessed by a family has also increased over the years, even after taking into account price increases, the volume of uptake has increased.

4. Repayment

The MTR team is firmly of the view that the principal / loan must be paid back by families accessing credit. In Vachan's case the repayment schedule is maintained in most cases.

Detailed analyses have been done for three programmes. The analysis for these activities reveals a healthy trend of repayment for the period 1988-92.

Loan Category	Cumulative Repayment
Monsoon (upto August 1992,)	79%
Post-monsoon (upto March 1992,)	76%
Improved Housing (upto June 1992)	88%



RECOMMENDATIONS :

1. Industrial estates are now coming up on the Nasik-Tryambak and Nasik-Vaitarna roads. Yet it is clear that industry will not reach the villages where Vachan is working. Under the above circumstances, Vachan could think along the following lines :
 - finding out the requirements of raw material, labour and any subsidiary or ancillary industries which can be set up in the area.
 - selecting youth from those villages which are close to the main roads where such industrial estates have come up and training them for suitable trades.
 - Sub-contracting work can also be done. Vachan can help small groups to start by providing finances and technical help. A period of 10 to 12 years may be needed to fully implement the above idea.
 - liaising with the management of established industries to ensure that the ancillary workshops are productive and the training given is practical.
2. Many small items are used for educational purposes as teaching aids, specially for small children. Such items are costly when made in the cities. These can be made by rural youth using plywood and soft wood. They will not cost much and once the quality is ensured, a ready market can be found for them. Training facilities in cutting and shaping plywood are available within the State.
3. In villages where there is adequate water for nearly the whole year, plant nurseries can be started as there is a great demand for saplings, specially for afforestation schemes.
4. Vachan needs to keep some detailed data on the land holdings, irrigation, crops, repayment capacity of the Project Area families, frequency of visits by Vachan workers etc. to analyse the variations in coverage and uptake of various economic activities. It would also clarify some doubts like "Are the hamlets which are not accessing any credit, economically better off?"

THE DAIRY PROGRAMME :

The basic strategy of the programme entails provision of full finance to purchase the buffalo, provision of services such as Veterinary Care, Insurance and Breeding and marketing of milk collected under the programme.

A family receiving a buffalo is expected to repay in 57 months. The period is calculated on the basis of the Dairy Study 1991.

In most cases, credit for buffalo purchase is extended to the woman in a family.

Evolution of the Dairy Programme

Vachan initiated the dairy programme in 1989. The impetus to the programme was provided by the readiness of a private dairy just outside the area to purchase all the milk collected. The project area being a net exporter of grass and some of the farmers having had past experience of dairying were additional contributory factors.

The growth of the programme from 1989 to 1991 was quite dramatic as the Table below shows. buffaloes financed increased from 35 in December 1989 to 220 by the end of 1991.

Underlying Assumptions for the dairy programme :

1. The farmer sees milk as the immediate income and the offspring from the buffalo as a future asset. The income derived is only sufficient to cover the cost of family labour and the grass.
2. It is the women who do most of the work of tending to the milch buffalo and as a result she has larger stakes in making the programme run well. Therefore, the credit is given mainly to women.

Programme Status :

The programme presently covers four villages covering 225 families (264 buffaloes). These four villages are covered by two dairy societies already set up - Samundi in November 1989 and Alwand in September 1991. 53% of the families in these four villages - (8% of the Project Area families) - have joined the Dairy Programme.

CHANGES OBSERVED :

1. Programme Growth: (Amounts in Rs. Lakhs)

	Buffaloes	Capital Investment	Cumm. Cap.Inv.	Sales Turnover
1989	35	2.40	2.40	0.60
1990	96	8.30	10.70	6.48
1991	89	9.19	19.89	15.39
1992	44	3.78	23.67	11.12
	264	23.67		

2. During 1991 Vachan conducted a study to take a close look at the programme. It concluded :
 - Basic Skills necessary for managing a buffalo at the household level e.g milking, feeding etc, existed in all the member families.
 - The activity had yielded an average cash surplus of Rs. 2600 in a year. 50 farmers had generated a positive cash surplus and 2 farmers had generated a negative cash surplus.
 - Out of an average cash surplus of Rs. 2600, farmers had received Rs. 1070 i.e. 41% of the cash surplus as cash payment towards labour.
 - The dairy activity did not yield profit for their families at the price received for milk. However if imputed costs are excluded, farmers do receive a cash income towards the labour and grass. (For details see Table ECO 4)
3. Out of 264 buffaloes financed till 1992, 32 buffaloes have died and 6 buffaloes have been sold by the families after taking prior permission from Vachan. Out of the 32 deaths so far, the majority of 25 deaths have occurred during 1992. The drought during 1992, inadequate care by some families and natural factors have been responsible for an unusually high rate of mortality during the year.

4. Repayment

As Table ECO 5 shows, out of a total capital investment of Rs. 23.67 Lakhs, Rs. 9.34 Lakhs has been repaid so far (39%). The government has sanctioned grants worth Rs. 2.40 lakhs in form of subsidies to some of these families. Had these subsidies not been received, the capital repayment would have been Rs. 6.94 Lakhs (29%).

Till September 1992, a family had owned a Vachan financed buffalo for an average of 19 months. The family is expected to fully repay the capital cost of a buffalo in 57 months. Accordingly, the repayment expected at end of September 1992 is 36% against which Vachan has received an actual repayment of 39%. On an average a buffalo has repaid Rs 2232 per year.

5. Marketing :

The programme went through some anxious moments in late 1992 when Kailash Milk Products (purchasing milk from the programme since its inception) went through some major difficulties and were unable to pay for milk purchased. After considerable efforts, Vachan could identify another entrepreneur who showed interest. This unit is offering milk prices to farmers which are higher than that offered by the government.

Thus, marketing as a crucial factor in the economic viability of the programme comes through very forcefully.

6. Society Formation :

At the programme level, the activity draws on the management and financial support from Vachan. The first step towards weaning has been taken by Vachan, with the formation of a dairy society in one of the villages. This and other societies, when formed, are expected to look after the day-to-day functioning of the programme.

The society employs a local person who is trained by Vachan to maintain all records. It earns 20 ps per litre on milk supplied; i.e a society handling 100 litres per day will earn about Rs. 600 per month. In addition, it earns an income from the sale of cattlefeed and sample milk. This income is used to meet the expenditure on routine management.

Vachan sees itself continuing to provide services such as veterinary care, finance and marketing for some time.

7. Participation of Women

Participation of women in dairy is partly due to the fact that Vachan supports the Dairy Programme.

At one place a man told the MTR team that although women go to the milk collection centers and collect payment, it is handed over to the men. This attitude needs to be looked into seriously. If the money is retained by the woman it will be usefully spent on essential needs of the family like medicines or clothing. This will come about only through awareness generation.

RECOMMENDATIONS :

1. In the long run, some organisation will have to continue to perform the role of providing service and co-ordination with the market, even when the role of financing could be taken over by commercial banks.

2. Where a dairy is being run, or where it is possible to establish one, it will be necessary to give training in record keeping, testing of milk and other related work. At many places the MTR team heard the remark " we do not understand all this but we are sure that Vachan workers will not deceive us". This is praiseworthy but at the same time the people must be trained to look after their own interests.

9. GROUP ORGANISATION

SITUATIONAL ANALYSIS

1. Most of the Project Area families do not have representation in nor access to co-operative organisations such as credit societies.
2. Besides, sharing the handicap outlined above, women are further removed from *de facto* representation on any of the existing organisations because of their gender, though on paper they may be having representation.

PROGRAMME STRATEGY

The programme strategy consists of the following elements:

1. Encouraging formation of groups of members of the community around issues of common social or economic interest.
2. Using these fora so created to impart training in institution building and collective functioning.

VACHAN'S INTERVENTIONS

At present, Vachan has been able to motivate the community to form the following kinds of groups:

1. Savings Groups
2. Grain Bank Groups
3. Other groups around specific economic programmes e.g. Dairy societies. These have been dealt with under the Economic Programmes.

Underlying Assumptions

The main strategy adopted rests on the following assumptions:

- people come together around a certain issue or issues of immediate relevance to their lives.
- the mere coming together of people gets converted into an organisation if there exists a group

capable and willing to take on a leadership role.

- an organisation becomes sustainable and continues to exist so long as conflict of interest remains at a minimal level.

SAVINGS AND CREDIT GROUPS

Programme Status :

These groups are formed around the activity of Savings for Credit. Thus, a member saves a specific amount at a specified interval and s/he can get credit for a certain amount at an interest. The amount of savings to be made, at what interval, amount of credit available and the rate of interest thereon are decided by the group collectively. Vachan contributes a matching sum to the revolving capital of the group for a period of three years upto a maximum of Rs. 10 per member per month. The group becomes eligible for the matching grant after 6 months of continuous operation.

The status of the programme is given below :

	Groups	Members Saving	Monthly Capital	Accumulated
Women Groups	6	87	970	7023
NF ECs Groups	3	51	335	4673
Grain Bank Gr.	35	207	1510	8908
Others	3	48	480	1820
Total	36	393	3295	22424

The first Group formed has already accumulated a capital of Rs 2876 in 13 months upto 31.12.92.

Evolution of the Savings and Credit Programme

The programme took off very modestly when the students from one NF EC at Pahine decided to start a savings and credit group. Later, 2 more NF ECs followed suit.

After the Grain Bank groups were formed, 35 out of the 139 groups decided to start saving. In addition, 6 women groups also started regular savings.

In December 1992, the staff of Vachan was told not to start any more groups till the work of these groups was streamlined.

GRAIN BANK GROUPS

Programme Status :

Total Families Covered	59 % of the total families
Total Groups	145
Total Members	1657
Total purchases (Qty)	193834 Kg
Total purchases (Value)	Rs 9.63 lakhs

STATUS OF AN AVERAGE GRAIN BANK GROUP :

Members per Group	11
Grain with group	1337 Kg
Capital with Group	Rs 6644
Grain per member	117 Kg

Evolution of the Grain Bank Programme

During 1991, the rains failed in mid-September and this led to a considerable loss of crops. Even families normally harvesting a surplus, were pushed into scarcity conditions.

As a result, during 1992, most families had exhausted their foodgrain stock earlier than usual. To compound the problem, the monsoon was delayed by almost two months. Thus, there was wide-spread and acute shortage of foodgrains amongst the households in the Project Area.

The moneylenders usually cash in on such situations and advance foodgrains at usurious rates of interest going up to 200 pcpa. The farmer is 'bonded' to the landed moneylender/trader into selling his labour or produce at artificially low rates, until he is clear of the debt. This is in addition to the debt servicing at high interest rates.

The programme was conceived and initiated when one hamlet approached Vachan for a *khawati* loan. Vachan decided to offer the option of organising self-help groups around this strongly felt need instead of giving foodgrain credit to individual families.

Vachan met the foodgrain requirement of the group in the form of an interest-free loan of foodgrains. The group in turn met foodgrain requirements of the individual member in the form of a loan of foodgrains at an interest decided upon collectively by the group. The interest charged from its members could be in the form of cash or grains as the group might decide. In this way, these Grain Bank groups, could build up capital.

Vachan has given the interest-free loan in the form of grains to these groups for a period of three years.

These groups collect members' demand, determine the rate of interest, repayment basis (cash or in grains) and the date of repayment.

Underlying Assumptions for the Grain Bank

Vachan would be repaid the original capital at the end of 3 years. The group could continue operations on the basis of interest collected by it during the period. Thus, for example :

- a) for a Group giving and receiving grains the following calculations could ensue, if it had decided the rate of interest at 25 pcpa.

	Issued	Received
Year 1	1000 Kg	1250 Kg*
Year 2	1250 Kg	1562 Kg
Year 3	1562 Kg	1950 Kg**
Year 4	950 Kg	1187 Kg

* Only an example of modal rates.

** Out of this amount, 1000 Kg would have to be repaid to Vachan.

b) for a Group giving grains and receiving cash :

	Pur.Price	Int.	Loan to members	Receipt
Year 1	500	100	Rs. 5000	Rs. 6000
Year 2	300	50	Rs. 6000	Rs. 7000
Year 3	350	50	Rs. 7000	Rs. 8000
Returned to Vachan : Rs. 5000				
Left with the Group : Rs. 3000				

RECOMMENDATIONS

It is too early to judge the impact of these activities, as they have started only six months ago. There is only a word of caution, though :

It will take time for the villagers to plan and run a scheme independently. Yet in villages where even the basic necessities have not been met, dependence on others is but natural. At the same time it is feared that people will get used to the help and financial support given by Vachan and will not raise funds for themselves. Therefore loans must be repaid, specially those taken for the Grain Bank. A certain amount of strictness in this regard will be necessary.

10. GENERAL COMMENTS AND RECOMMENDATIONS

1. On the Locations of Offices :

Considering the time and energy spent in travelling between Nasik and the villages, it is necessary that regional offices or sub-offices are opened to cover a group of villages.

2. On Working with the Government :

Vachan should hold a meeting with representatives of the government, villages and other NGOs to discuss matters of mutual interest. Exchange of information and experience will help each one in improving his own effort. Representatives of youth from different places can also be called to attend such meetings. Such sessions can be used to disseminate other information such as improved farming methods, family planning and other government schemes such as "100 days Schools, Learning 3 R's in a year " .

3. On Other Possibilities For Employment/ Income Generation

Some salient points noticed regarding the possibility of encouraging the youth of the Project Area to start shops in the area are as follows :

The weekly market place is not close to all villages and hence expenses on transportation becomes inevitable. To fill up this gap a mobile shop can be opened. A list of the requirements of various families can be made and the items can then be bought in bulk. Those who do not have the means of buying in bulk can be given credit for 1 to 3 months. To start the scheme Vachan can provide capital and guidance for the first few years.

A flour mill can be opened wherever electricity is available. Vachan can also arrange training in areas such as stove repairing and cycle repairing.

A post office may not be absolutely necessary, but one must progress with the times. We found that even post cards are sold at a high premium in the existing provision shops. With increasing population such facilities will become essential. As Vachan workers will do this job honestly, the villagers will soon become aware of this need.

4. On Other Possibilities for Income Generation For Women

Sewing for household needs only, reduces expenditure and it is an indirect way of generating an income. It is not always necessary to look for a market for clothes sewn. Vachan has experienced the declining

attendance at sewing classes. One way to increase attendance may be to start part time classes. If 8 to 10 women learn sewing collectively, the idea will spread quickly.

In those villages where women are organised into Savings groups or Mahila Mandals, the work of child care can be assigned to some of the women. A creche can be started which can be run by the women who do not go out to work. This may also improve the attendance at schools.

Women at Bardyachiwadi have started a business of hiring out kitchen and other utensils required by the people of the village or nearby villages. The youth of the village have started a business of hiring out pandals as well as providing a public address system. But this is not enough and the question "what next?" remains.

Working capital has to increase. Marketing has to be done. Production training and material purchases have to be organised. For all these things to come about, it may be necessary to organise people into groups.

Out of the above will come profitable occupations and production centers. At the moment, however, women's participation in such activities appears to be a little difficult.

Future analysis possibilities :

It is possible to analyse multiple accessions by a household within or across programmes. This will also let us know actual family-wise coverage in the hamlets across programmes. Analysis of repeat accessions or dropouts over the years in 'basic inputs' programmes can also be done. Patterns of concentration amongst select families within hamlets or villages can also be analysed, as caste/ tribe-wise biases in the programme.

There are examples of regular demand and high percentage of repayments. An analysis of some such examples of hamlets or groups: their formation and interaction pattern, group solidarity and such other factors will help Vachan and other NGOs to understand that giving doles is not a way for the development of the poor.

Ms. Aruna Mhaskar

Table : INTRO 1

DEMOGRAPHIC AND OTHER DATA ON VILLAGES IDENTIFIED BY VACHAN
(CENSUS 1981)

SR. NO.	VILLAGE	LOCATIONS +	Hlls	TOTAL POP.	M/F RATIO	ELEC. Hlls(%) *	SC %	ST %	% LITERATES		
									M	F	TOTAL
A 1	Pahine	7	145	768	954	6	19	80	29	4	17
A 2	Bhilmal	2	46	419	558	0	0	100	47	14	35
A 3	Dhadoshi	3	44	288	1000	7	2	98	31	4	18
A 4	Samundi	3	66	348	1148	18	2	98	19	7	13
A 5	Aswali Harsha	4	126	555	989	25	0	92	14	6	10
A 6	Zarvad Kh.	1	110	559	1025	15	0	82	17	2	10
A 7	Kharoli	4	138	788	965	10	8	57	19	6	13
A 8	Dapure	3	72	339	1055	0	6	93	7	3	5
CLUSTER A		27	747	4064	945	11	6	84	23	5	15
B 1	Alwand	2	159	795	988	14	19	63	46	10	28
B 2	Zarvad Bk.	2	94	538	971	4	18	68	19	3	11
B 3	Take Harsha	9	200	1090	993	25	13	78	13	1	7
B 4	Avhate	6	113	600	967	3	27	72	13	3	8
B 5	Met Humbachi	1	90	442	1065	1	0	96	10	2	6
B 6	Met Cchandrachl	3	76	420	1029	4	9	90	27	7	17
CLUSTER B		23	732	3885	996	11	15	76	22	4	13
C 1	Deogaon	16	247	1423	895	16	0	89	23	8	16
C 2	Take Deogaon	7	260	1377	981	17	5	90	21	5	13
C 3	Met Yelyeachl	1	62	320	988	8	0	100	24	28	26
C 4	Vavi Harsha	4	180	935	1002	15	0	74	27	9	18
C 5	Dharagaon	15	313	1605	1027	17	8	61	34	14	24
CLUSTER C		43	1062	5660	975	16	4	80	26	11	19
AREA		93	2541	13609	972	13	8	80	24	7	16

+ Locations denote all the inhabitations-villages and hamlets. Thus more than one location signifies presence of an additional number of hamlets.

* As per vachan survey 1990, % HHs having electrical connection.

Table : INTRO 2

DEMOGRAPHIC DATA ON THE PROJECT AREA (VACHAN SURVEY 1990)

NAME OF VILLAGE	MAIN VILLAGES/ HAMLETS	LOCATION		VILLAGE (INCL. HAMLETS)	
		HHs	POP.	HHs	POP.
PAHINE	Main Village	53	317	164	935
	Umbarwadi	6	6		
	Dagadmal	8	63		
	Jawaiwadi	19	90		
	Laxmanpada	27	155		
	Chikhalwadi	32	205		
	Bhokarwadi	19	99		
BHILMAL	Main Village	33	186	62	367
	Khadakwadi	29	181		
DHADOSHI	Main Village	26	176	54	343
	Zolewadi	15	89		
	Sarapdevachiwadi	13	78		
SAMUNDI	Main Village	66	381	97	545
	Indiranagar	9	37		
	Khadewchiwadi	22	127		
ASWALI HARSH	Main Village	89	467	134	720
	Vijpada	23	119		
	Pulachiwadi	16	101		
	Talyachiwadi	6	33		
ZARWAD KH. KHAROLI	Gaonthan	126	774	126	774
	Main Village	96	572		
	Patrachapada	22	120		
	Masterchiwadi	11	67		
	Kanherichiwadi	6	54		
DAPURE	Main Village	34	170	86	451
	Patilwadi	24	131		
	Panchkundachiwadi	28	150		
	ALL LOCS.	858	4948	858	4948
CLUSTER A	MAIN VILLAGES	523	3043		
	HAMLETS	335	1905		
ALWAND	Main Village	125	750	147	896
	Dubechiwadi	22	146		
ZARWAD BK.	Main Village	90	521	96	564
	Joshi Company	6	43		
TAKE HARSH	Main Village	81	499	302	1629
	Bhasmewadi	21	92		
	Rajwada	26	143		
	Kotamwadi	16	79		
	Fanaswadi	5	15		
	Nirgudpada	39	202		
	Dharichiwadi	4	22		
	Dahalewadi	99	527		
	Dubechiwadi	11	50		
AWHATE	Main Village	32	188	130	730
	Khadkadi	12	59		
	Patilwadi	17	103		
	Ilidachiwadi	19	98		
	Devichiwadi	9	49		
	Bardechiwadi	41	233		

MET CHANDRACHI	Main Village	88	548	88	548
MET HUMBACHI	Main Village	52	258	103	582
	Borichiwadi	44	274		
	Lonwadi	7	50		
<hr/>		<hr/>			
CLUSTER B	ALL LOCS.	866	4949	866	4949
	MAIN VILLAGES	468	2764		
	HAMLETS	398	2185		
<hr/>		<hr/>			
DEVGAON	Main Village	71	384	260	1542
	Takalwadi	10	58		
	Shrighat Wadi No.1	9	49		
	Shrighat Wadi No.2	12	70		
	Shrighat Wadi No.3	11	65		
	Nimunwadi	13	64		
	Dholewadi	13	80		
	Paracha Amba	8	47		
	Hattipada	27	180		
	Budha Patalachi Wa	11	80		
	Devlachi Wadi	14	80		
	Giranwadi	8	61		
	Raipada	35	219		
	Toranwadi	10	49		
	Dongarwadi	3	19		
	Jambhulwadi	5	37		
TAKE DEVGAON	Main Village	133	789	271	1678
	Lonwadi	30	220		
	Bardiyachi Wadi	40	268		
	Dharchi Wadi	28	167		
	Galwadi	14	72		
	Tilvihirichi Wadi	6	32		
	Saralwadi	20	130		
MET YELYACHI	Main Village	66	402	66	402
	VAVI HARSH	114	664	183	996
	Indiranagar	16	66		
	Dugarwadi	28	142		
	Bangarwadi	25	124		
DHARGAON	Main Village	107	549	284	1438
	Hattichi Wadi	16	73		
	Nimunwadi	12	62		
	Bhvarwadi	14	67		
	Adachi Wadi	19	73		
	Vadachi Wadi	22	105		
	Waghyachi Wadi	24	167		
	Dharachi Wadi	20	97		
	Dhubachi Wadi	6	21		
	Kudalwadi	5	25		
	Koralwadi	10	43		
	Nakadwadi	8	46		
	Dhavlya Malacha Pa	7	32		
	Dundachi(Hirachi)	4	21		
	Chafyachi Wadi	10	57		
<hr/>		<hr/>			
CLUSTER C	ALL LOCS	1064	6056	1064	6056
	MAIN VILLAGES	491	2788		
	HAMLETS	573	3268		
<hr/>		<hr/>			
AREA TOTAL	ALL LOCS	2788	15953	2788	15953
	MAIN VILLAGES	1482	8595		
	HAMLETS	1306	7358		
<hr/>		<hr/>			

Table : EDU 1

**VACHAN / GOVT EDUCATIONAL FACILITIES
VILLAGE-WISE**

	Name of Village	Educational Facilities			
		Vachan		Govt.	
		CC	EC	AW	PS
A1	Pahine	3	3	1	1
A2	Bhilmal	1		2	1
A3	Dhadoshi	1		1	1
A4	Samundi		1	1	1
A5	Aswali Harsh	1		1	1
A6	Zarwad Khurd			1	1
A7	Kharoli	1		1	1
A8	Dapure			1	1
B9	Alwand			1	1
B10	Zarwad Budruk			1	1
B11	Take Harsh	3	2	1	2
B12	Awhate	1		1	2
B13	Met Chandrachi			1	1
B14	Met Humbachi	1		1	1
C15	Devgaon	2	1	2	3
C16	Take Devgaon	3	2	2	2
C17	Yelyachi Met			1	1
C18	Vavi Harsh	1	1	1	1
C19	Dhargaon	3		1	2
AREA TOTAL		21	10	22	25
Villages		1	3	19	18
Hamlets		20	7	3	7

CC: Vachan Child Centre

EC: Vachan Evening Class

AW: Govt. Anganwadi

PS: Govt. Primary School

Table : EDU 2

NUMBER OF LOCATIONS HAVING ACCESS TO EDUCATIONAL FACILITIES
(Villages as compared to Hamlets)

	Cluster	Locations	CC	EC	AW	PS
A	Villages	7	1	1	7	7
	Hamlets	17	10	3	1	0
	TOTAL	24	11	4	8	7
B	Villages	7	0	0	7	7
	Hamlets	19	5	2	1	4
	TOTAL	26	5	2	8	11
C	Villages	5	0	1	5	5
	Hamlets	38	13	3	2	7
	TOTAL	43	13	4	7	12
TOTAL VILLAGES		19	1	2	19	19
TOTAL HAMLETS		74	28	8	4	11
GRAND TOTAL		93	29	10	23	30

Table : EDU 3

CHILD CENTRES LOCATION-WISE PER VILLAGE

Sr No	Village Name	No.of Locs.	Eligible locations for CCs	Total Number of CCs					
				87-88	88-89	89-90	90-91	91-92	87-92
1	Pahine	7	3	2	2	3	3	3	3
2	Bhilmal	2	1	1	1	1	1	1	1
3	Dhadoshi	3	1	-	-	-	1	1	1
4	Samundi	3	1	-	1	1	1	-	1
5	Aswali Harsh	4	2	-	-	-	1	1	1
6	Zarwah Khurd	1	-	-	-	-	-	-	-
7	Kharoli	4	2	-	-	-	1	1	1
8	Dapure	3	2	-	-	-	-	-	-
9	Alwand	2	1	-	-	-	-	-	-
10	Zarwad Budruk	2	-	-	-	-	-	-	-
11	Take Harsh	9	5	-	1	2	3	3	3
12	Awhate	6	3	-	1	1	1	1	1
13	Met Chandrachi	1	-	-	-	-	-	-	-
14	Met Humbachi	3	1	1	1	1	1	1	1
15	Devgaon	16	5	2	2	2	2	2	2
16	Take Devgaon	7	3	2	2	2	3	3	3
17	Met Yelyachi	1	-	-	-	-	-	-	-
18	Vavi Harsh	4	2	1	2	2	2	1	2
19	Dhargaon	15	6	1	1	2	3	3	3
AREA TOTAL		93	38	10	14	17	23	21	23
VILLAGE TOTAL		19	1	1	1	1	1	1	1
HAMLET TOTAL		74	37	9	13	16	22	20	22

Table : EDU 4

NUMBER OF CC LOCATIONS CLUSTER-WISE

Cluster	Tot Locs.	Eligible Locations	Number of CCs					
			87-88	88-89	89-90	90-91	91-92	1987-92
A	Village	8	1	1	1	1	1	1
	Hamlet	19	11	2	3	4	7	7
	Cluster Tot.	27	12	3	4	5	8	8
B	Village	6	0	0	0	0	0	0
	Hamlet	17	10	1	3	4	5	5
	Cluster Tot.	23	10	1	3	4	5	5
C	Village	5	0	0	0	0	0	0
	Hamlet	38	16	6	7	8	10	10
	Cluster Tot.	43	16	6	7	8	10	10
	Village	19	1	1	1	1	1	1
	Hamlet	74	37	9	13	16	22	22
	Area Total	93	38	10	14	17	23	23

Table : EDU 5

TOTAL NUMBER OF CHILDREN COVERED AND ATTENDING REGULARLY
COMPARED TO TOTAL ELIGIBLE

Clust.	Pop. Chlrn 3-8	Elig. Chlrn	1987-88		1988-89		1989-90		1990-91		1991-92	
			Numb. Covrd	Numb. Attnd	Numb. Covrd	Numb. Attnd	Numb. Covrd	Numb. Attnd	Numb. Covrd	Numb. Attnd	Numb. Covrd	Numb. Attnd
A	747	286	152		161		166		230		170	
				73		108		93		140		99
B	742	302	47		93		128		150		130	
				25		70		74		74		57
C	908	372	225		225		230		237		216	
				146		108		115		133		106
TOTAL	2397	960	424		479		524		617		516	
				242		268		278		348		263

Table : EDU 6

ATTENDANCE IN CCs YEAR-WISE

Period	No. of CCs	Children		% Avg Attnd
		Tot	Avg	
1987-88	10	424	42	57
1988-89	14	479	34	56
1989-90	17	524	31	53
1990-91	23	617	27	55
1991-92	21	516	25	51

Table : EDU 7

STATUS IN 1992 OF 392 CHILDREN
ATTENDING VACHAN CCs IN 1987

		No. of Children	%
1.	Total No. Of Children	392	
	Out of these :		
2.	In Primary School	63	16
3.	In Vachan's Child Centres	39	10
4.	In Vachan's Evening Class	72	18
5.	Still Studying (2+3+4)	174	44
6.	Doing Agri. Work	85	22
7.	Doing Domestic Work	25	6
8.	At Home	52	13
9.	Total Drop Out (6+7+8)	162	41
10.	Migrated	38	10
11.	Married	11	3
12.	Total migration (10+11)	49	13
13.	Died	7	2
TOTAL (5+9+12+13)		392	100
No of Child Centres (CCs)		10	

Table : EDU 8

NUMBER OF FUNCTIONAL NF ECs AT EACH YEAR END

Sr. No.	Village	Total Locs.	Elig NF EC Locs.	1989-90	1990-91	1991-92	1989-92
1	Pahine	7	4	2	3	3	3
2	Bhilmal	2	1	-	-	-	-
3	Dhadoshi	3	1	-	-	-	-
4	Samundi	3	2	-	1	-	1
5	Aswali Harsh	4	3	-	-	-	-
6	Zarwad Kh.	1	1	-	-	-	-
7	Kharoli	4	2	-	-	-	-
8	Dapure	3	3	-	-	-	-
9	Alwand	2	2	-	-	-	-
10	Zarwad Bk	2	1	-	-	-	-
11	Take Harsh	9	4	2	2	1	2
12	Awhate	6	3	-	-	-	-
13	Met Chandrachi	1	1	-	-	-	-
14	Met Humbachi	3	2	-	-	-	-
15	Devgaon	16	5	-	1	1	1
16	Take Devgaon	7	5	-	1	1	1
17	Met Yelyacghi	1	1	-	-	-	-
18	Vavi Harsh	4	3	1	1	1	1
19	Dhargaon	15	4	-	1	2	2
TOTAL		93	48	5	10	9	10
Village		19	19	3	3	2	3
Hamlets		74	29	2	7	7	8

Table : EDU 9

NO. OF NF ECs FUNCTIONAL IN EACH CLUSTER AGAINST ELIGIBLE
(AT THE END OF THE YEAR)

Cluster	Locs. Elig. for NF ECs	Number of NF ECs		
		1989-90	1990-91	1991-92
A	17	2	4	3
B	13	2	2	1
C	18	1	4	5
AREA	48	5	10	9

Table : EDU 10

COVERAGE AND ATTENDANCE OF CHILDREN IN NF ECs AGAINST ELIGIBLE CHILDREN

Cluster	Pop.	No. of Chldrn 8-14 yrs	No. of Elig. Chldrn	1989-90		1990-91		1991-92	
				Chldrn Covrd	Chldrn Attend.	Chldrn Covrd	Chldrn Attend.	Chldrn Covrd	Chldrn Attend.
A	4978	747	396	50	14	85	11	53	10
B	4949	742	393	43	12	43	7	12	5
C	6056	908	481	21	20	91	17	117	16
TOTAL	15983	2397	1271	114	46	219	35	182	32

Table : EDU 11

ATTENDANCE OF CHILDREN IN NF ECs
(YEAR-WISE)

	NO.OF NF ECs	CHILDRN		AVG.ATT
		TTL	AVG.	
1989 -90	5	114	23	59%
1990 -91	10	219	22	56%
1991 -92	9	182	20	66%

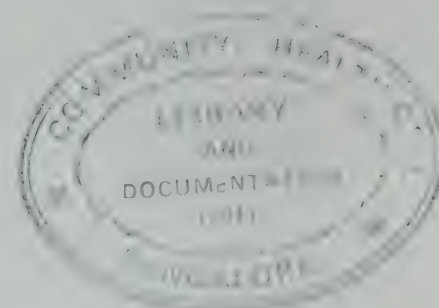


Table : HEALTH 1
ACHIEVEMENTS 1989 - 1992

Activity Eligible	No. of Units Eligible	Units	Number Covered			
			1988-89 1989-90		1990-91 1991-92	
1 WLHW Network	HHs	2788	542	542	1306	1115
2 Ante-Natal Care	Women	479	NA	70	263	317
Anti-Tetanus Immun.		336	NA	70	197	166
Anti-Anemia		336	NA	63	255	237
Post-Natal Care		448	NA	37	114	287
3 Wiegth Monitoring	Children	2078	764	723	1103	1319
Regular Monitoring		2078	NAv	353	374	644
DPT/Polio		448	NA	278	533	301
Measles		448	NA	166	227	368
BCG		448	NA	140	326	286
4 Primary Curative Care	Patients		NA	5040	7424	9814
Refferal			NA	NA	189	247
5 Health Education	HHs	2788	NAv	940	592	925
6 Drinking Water Source Imprv.	HHs	2788	181	275	442	541
Improved Housing		2788	121	338	299	354

NOTE: NA = NOT APPLICABLE AS THE ACTIVITY NOT STARTED

Table : HEALTH 2

VILLAGE-WISE COVERAGE OF LOCATIONS AND HOUSEHOLDS BY WLHW (1989-92)

Sr.No.	Village	WLHW Placement Locs.	HHs	Covered by WLHWs							
				1988-89		1989-90		1990-91		1991-92	
				Locs.	HHs	Locs.	HHs	Locs.	HHs	Locs.	HHs
A 1	Pahine	7	164	5	113	5	113	7	164	5	113
A 2	Bhilmal	2	62			0	0	2	62	0	
A 3	Dhadoshi	3	54	0	0	0	0				
A 4	Samundi	3	97	1	22	1	22	1	22	1	22
A 5	Aswali Harsh	4	134			0	0	2	39	2	39
A 6	Zarwad Kh.	1	126	0	0	0	0				
A 7	Kharoli	4	135	0	0	0	0				
A 8	Dapure	3	86			0	0	2	58	2	58
B 9	Alwand	2	147	0	0	0	0				
B 10	Zharwad Bk.	2	96	0	0	0	0				
B 11	Take Harsh	9	302	2	102	2	102	2	125	1	99
B 12	Awhate	6	130			0	0	5	89	5	89
B 13	Met-chandrachi	1	88			0	0	1	88	1	88
B 14	Met-Humbachi	3	103			0	0	3	103	3	103
C 15	Devgaon	16	260	7	87	7	87	11	147	8	95
C 16	Take Devgaon	7	271	5	108	5	108	6	138	6	138
C 17	Yelyachi Met	1	66	1	66	1	66	1	66	1	66
C 18	Vavi Harsh	4	183			0	0	1	28	1	28
C 19	Dhargaan	15	284	2	44	2	44	14	177	14	177
TOTAL		93	2788	23	542	23	542	58	1306	50	1115
VILLAGES		19	1306	3	342	3	342	8	948	6	790
HAMLETS		74	1482	20	200	20	200	50	358	44	325

Table : HEALTH 3

CLUSTER-WISE COVERAGE OF LOCATIONS BY WLHWs (1989-92)

Cluster	Loc.	HHs	Covered by WLHWs							
			1988-89		1989-90		1990-91		1991-92	
			Numb.	HHs	Numb.	HHs	Numb.	HHs	Numb.	HHs
A	27	858	6	135	6	135	14	345	10	232
B	23	866	2	102	2	102	11	405	10	379
C	43	1064	15	305	15	305	33	556	30	504
AREA	93	2788	23	542	23	542	58	1306	50	1115

Table : HEALTH 4

MATERNAL AND CHILD HEALTH PROGRAMME COVERAGE
(LOCATION-WISE)

	Total HHs	ANC/PNC		
		1989-90	1990-91	1991-92
Villages	1482	675	949	949
Hamlets	1306	873	981	1014
TOTAL	2788	1548	1930	1963

Table : HEALTH 5

MATERNAL AND CHILD HEALTH PROGRAMME
CLUSTER-WISE COVERAGE

Cluster	Total HHs	ANC/PNC		
		1989-90	1990-91	1991-92
A	858	294	545	578
B	866	636	761	761
C	1064	618	624	624
GRAND TOTAL	2788	1548	1930	1963

Table : HEALTH 6

CHILD IMMUNISATION PROGRAMME 1989-92
(LOCATIONWISE)

	HHs	HHs covered by immunisation programme			
		88-89	89-90	90-91	91-92
Villages	1482	0	1099	1219	1219
Hamlets	1306	0	865	1016	991
TOTAL	2788	0	1964	2235	2210

Table : HEALTH 7

CHILD IMMUNISATION PROGRAMME CLUSTER-WISE

Cluster	Tot HIs	HIs covered by immunisation programme			
		88-89	89-90	90-91	91-92
A	858	0	509	710	710
B	866	0	761	761	761
C	1064	0	694	764	739
GRAND TOTAL	2788	0	1964	2235	2210

Table : HEALTH 8

MALNUTRITION (MN) IN CHILDREN U-5
(BASED ON ICMR-PEM 1982-86 STANDARDS)

Degree MN	Male		Female		TOTAL	
	Numb.	%	Numb.	%	Numb.	%
I	78	29.7	73	26.5	151	28.1
II	33	12.5	32	11.6	65	12.1
III	14	5.3	9	3.3	23	4.3
TOTAL MN	125	47.5	114	41.5	239	44.4
NORMAL	138	52.5	161	58.5	299	55.6
TOTAL	263	100	275	100	538	100

Table : ECO 1

**TOTAL AMOUNT AND ACCESSIONS OF CREDIT GIVEN IN EACH CREDIT
CATEGORY 1987-1992**

(NO. : Number of Accessions)			ALL AMOUNTS IN RS. THOUSAND								
S No.	CREDIT CATEGORY	1988-89		1989-90		1990-91		1991-92		TOTAL	
		AMT	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.
A. CROP LOANS											
1	Kharif	NO.	491		865		700		512		2568
		AMT	87		166		145		155		552
2	Rabbi	NO.	10		322		225		190		747
		AMT	2		44		88		60		194
3	Horticulture	NO.					1		15		16
		AMT				0.1		12		12	
TOTAL CROP LOANS											
		NO.	501		1187		926		717		3331
		AMT	89		209		232		226		757
B. IMPROVED HOUSING											
		NO.	122		343		301		365		1131
		AMT	91		184		225		325		825
C. INCOME GENERATION											
		NO.	2		111		98		48		259
		AMT	0.1		40		74		49		165
D. SMALL LIVESTOCK											
		NO.	1		84		139		158		382
		AMT	2		73		141		50		266
E. IRRIGATION											
		NO.	1		1		26		89		117
		AMT	0.2		0.1		77		190		267
TOTAL CREDIT											
		NO.	627		1726		1490		1377		5220
		AMT	183		506		750		841		2280

Table : ECO 2

WADIS NOT HAVING ACCESSED VACHAN AGRICULTURE CREDIT

	CLUSTER A	CLUSTER B	CLUSTER C
TOTAL WADIS IN CLUSTER	27	23	43
WADIS NOT ACCESSING :			
Crop loans(CL)	2	0	17
Roof tiles(RF)	1	4	27
CL or RT	0	0	11
Small livestock(SL)	20	13	31
Income generation(IG)	16	14	31
SL or IG	12	8	25
Any programme	0	0	5
WADIS ACCESING :			
Irrigation	4	5	7
Income generation(IG)			
Fishnets	9	8	9
Others	7	6	5

Table : ECO 3

INCREASED UPTAKE UNDER BASIC PROGRAMMES

PROGRAMME	PER FAMILY UPTAKE (RS.)		PERCENTAGE RISE	
	1988-89	1991-92	UPTAKE	PRICES
Kharif	177	279	58	27
Rabi	217	367	69	24
Rooftiles	744	824	11	22
Fishnets	359	821	129	

Table : ECO 4

ECONOMICS OF MILK PRODUCTION AT FARMER'S LEVEL

Source	Amount (Rs)	Percentage	Source	Amount (Rs)	Percentage
INCOME :			EXPENDITURE :		
Milk Sold	6138	81	Cattlefeed	3056	47
Milk Retained at Home	466	6	Grass	1822	28
Dung and Sale of empty feed bags	571	8	Depreciation	1238	19
Calf	356	5	Insurance	245	4
			Medicines and breeding	148	2
Total Income	7531	100	Total Exp.	6509	100

1. Annual Net Surplus: Rs. 1022 per Year (Total Income - Total Exp.)

It is found that 38 out of 52 farmers have, on an average, incurred a positive annual net surplus of Rs. 1906 and the rest 14 have incurred an negative annual net surplus of Rs. 1155 per farmer, on an average.

2. Cash Surplus: Rs. 2689 per year

(Income on Sale of milk - Exp. on Cattlefeed, insurance, medicines and breeding.) i.e. only cash transactions are taken and imputed values are ignored.

Table : ECO 5

DAIRY PROGRAMME STATUS AS ON 30.09.92

	SAMUNDI	KIHAROLI	DHADOSHII	ALWAND	TOTAL
Program started	2.11.89	2.11.89	2.11.89	19.09.91	
Total Buffaloes	97	56	61	50	264
Male	1	1	1	1	4
Female	96	55	60	49	260
Sale	6	0	0	0	6
Death	17	6	9	0	32
Present	74	50	52	50	226
Male	1	1	1	1	4
Female	73	49	51	49	222
Families covered	76	54	50	45	225
No. of families in the village	97	135	54	147	433
Percentage families covered under dairy program	78	40	93	31	52

INFORMATION FOR FEMALE BUFFALOES ONLY

	SAMUNDI	KIHAROLI	DHADOSHII	ALWAND	TOTAL
First lactation	28	25	25	49	127
Second lactation	33	26	19	0	78
Third lactation & beyond	12	3	8	0	23
Buffalo purchase price	865222	487436	524885	489350	2366893
Total repayment	437993	138760	190676	166690	934118
Total Expected Repayment	356225	178921	227963	81680	844789
Total outstanding	427228	348676	334210	322660	1432775
Subsidy received	128304	8500	71721	31030	239555
Buffaloes under subsidy	47	4	25	10	86
Total Months	2037	1185	1364	432	5018
Agv. months per Buffalo	21	21	22	9	19
GRR	51	28	36	34	39
NRR	36	27	23	28	29
ERR	41	37	43	17	36
Gross Rep. >= Expected Rep.	54	15	21	35	125
Gross Rep. < Expected Rep.	42	40	39	14	135
GRPM	215	117	140	386	186
NRPM	152	110	87	314	138

ASSUMPTION : REPAYMENT EXPECTED IN 57 MONTHS

GRR : Gross Repayment Rate

NRR : Net Repayment Rate

ERR : Expected Repayment Rate

GRPM : Gross Repayment Per Month

NRPM : Net Repayment Per Month

GRR = (Total Repayment / Total Pur. Price) x 100

NRR = ((Total Repayment - Total Subsidy) x 100) / (Total Purchase Price)

ERR = (Total Expected Repayment / Total Purchase Price) x 100

GRPM = (Total Repayment / Total No. of Months)

NRPM = (Total Repayment - Total Subsidy) / (Total No. of Months)

3 year plan 1990-1 - 1993-4

Agriculture/Income Gen.

Serve 2860 families (1990-91)

agricultural increased production for 1000 families,
20% increased in Paddy.

500 families 20% increase in millet

second crop for 550 families (250 already covered i.e.
additional 300) (20%+)

Horticulture

10 mango saplings for 350 families) 25%
10 ber saplings for 350 families) approx.

Dairy

330 families 1st buffaloe Rupees 8000/- each
100 families 2nd buffaloe Rupees 8000/- each
300 families cattlefeed etc Rupees 300/- each

Fishing nets. 600 families Rupees

Goats

300 families Rupees 2000/- per family

Chickens

200 families at Rupees 80/- per family

Land levelling 20 acres at Rupees 3000/-
per acre horticultural plantation, demonstration farm

Health

1st year 12 WLHWS 330 families covered already
in 18 wadis

2nd year Additional 21 Wadis 570 families
child health care, curative care (21 Wadis)

3rd year 15 WLHWS in 21 Wadis + nurse and midwife

Education

Pre-school in 7 locations (i.e. child centres)
literacy upto class IV for 50%

Eligible children? not mentioned

do for 10% children =

to incorporate non formal method in 17
district schools

give formal and non formal teaching skills
training at 3 centres

increase awareness of parents of eligible children in
25 centres

10 year modification, March 91

agricultural increased output for 50% i.e. 1430 families in
what crop? not specified. How much increase? not specified.

second crop for 15% only i.e. 420 families.

Improve productivity of low quality lands through horticulture
for 5% families. i.e. 140 families.

dairy increased income by Rupees 2500/-
for 22% families = 650 families.

Fishing increased income by Rupees 1500/-
for 8% families i.e. 224 families.

Goats increase income by Rupees 1000/-
for 10% families = 280 families.

Rupees 75/- per increase in family income for
5% families = 140 families.

Rupees 1000/- additional income through enterprise credit
to 2% families = 56 families

objective unchanged

give primary medical care (PMC) to 80% target group
families also for child health maternal curative care increase
health awareness

2288 families

drinking water, improved housing covering, for 25%=700 families.

43%

46%

unchanged

unchanged

unchanged

PROGRESS REPORT OF VACHAN, 1986-92			Ref. : VACHAN Annual Reports			
Programme						
(1)	(2)	(3)	(4)		(5)	(6)
Year	Education	Health	Agriculture &	Dairy	Income generation	for better life
Annual Report 1986-87 by Dec. 87	-5 child centres in hamlets -11 child centres	-3 workers trained -programme started in June 88	-reconditioning 8 villages wells			
Annual Report 1988-89	-Balmelas, 5 additional child centres -Teachers in the child centres starting up their training, trained in the use of ORT	-Health Education sessions -Recruitment of 12 WLIWs	-Launching of credit programme in seeds and fertilizers			
Annual Report 1989-90	-Consolidated 15 child centres started -3 new child centres total 18 -12 centralised Training sessions were held. -Balmelas, Baljatra -150 children visited circus	-12 WLHWs trained 3 indentified for training	-5 drinking water wells dug/ developed -Timely agricultural inputs (Average Rs.200/-) to 500 families -200 families provided saplings -291 bel trees grafted, -irrigation	-53 families credit for buffaloes in cluster of 3 villages	-chicks, goats, watershed programme, fish nets	-provided roof tiles to 169 families
Annual Report 1990-91	-4 new child centres opened i.e. 22 child centres are functional -200 children & 21 teachers visited Trimbakeshwar -Baljatra-Clusterwise Balmelas in five locations -7 night classes for teenagers started -100 children & 9 teachers visited hydro-electric power station and science exhibition -impact of training on children evaluated	-10 WLIWs trained to cover 32 wadis -ANC programme in 28 wadis -Total 7424 patients treated during the year -28 A.V. shows organised at 17 wadis -172 families covered family level health education -safe drinking water 6 new wells deepened & built	-Agriculture inputs for 1000 families -irrigation 16 families -Land leveling taken up for 11 acres -one demonstration farm set up with 900 saplings and contour bunding	-Year of consolidation for dairy programme -113 families were provided with buffaloes -Eight farmers have received a second buffalo	-credit extended for four non-land based activities to 14 families -provided fishing nets 48 families, goats 67 families, 9 chickens each, 56 families	-247 families provided roof tiles

Continued....

Continued....

PROGRESS REPORT OF VACHAN, 1986-92			Ref. : VACHAN Annual Reports			
Programme						
(1)	(2)	(3)	(4)		(5)	(6)
Year	Education	Health	Agriculture &	Dairy	Income generation	for better life
Annual Report 1991-92	-22 child centres functional -cumulative 11 night classes functional -240 children & 27 teachers/assistants visited Bhandardara. -30 teachers and staff visited Vasai & Kosbad -2 Baljattras in a year -No Balmela	-6 WLHWs identified to cover 452 families in 8 more locations -5 WLHWs trained in level 3 skills -List of 432 couples eligible for family planning was prepared and given to health workers for further follow up -total of 9814 patients were treated by WLHWs -11 sessions organised for 20 wadis	-Kharif, 620 families provided with inputs -post monsoon-60 farmers were provided with inputs -33 new wells deepened or constructed	-82 farmers provided with buffaloes	-credit extended to two women's groups for non land based income generation activity -credit extended for 14 I.G. groups -26 farmers received fishing nets -10 families goats -117 families 600 chickens	-280 families provided with roof tiles

Plans and Achievements

Annexure III

1990-1991	1990-1 Annual Report (upto July 91)
Plan	Achievements
Income generation feasibility studies for non land based activities	Printing dyeing found unsuitable
Provide credit for 10 families @ 2500/- per family	given to 14 families at average of 2213/-
Agriculture :	
150/- per family to 1000 families 100/- per family to 400 families	Rupees 216/- per family to 626 families Rupees 191/- per family to 184 families
Irrigation :	
Rupees 3000/- to 75 families	Rupees 2875/- per family to 16 families, others awaiting govt. clearance.
Horticulture :	
10 mango trees saplings - 50 families 10 ber saplings - 50 families	mango trees/saplings 9 each for 10 families 28 ber saplings each for 22 families
6 farmers trained in grafting 190 ber plants fo 10 farmers grafted	
Dairy	
credit to 67 families at Rupees 8000/- each	credit to 113 farmers
Fishing nets to 150 families at Rupees 350/-	48 farmers at Rupees 634/-
Goats 100 farmers at Rupees 2000/-	67 farmers at average Rupees 2030/-
5 chickens 50 farmers at Rupees 2000/-	56 families 9 chickens
Land levelling of 20 acres at Rupees 300/- per acre horticultural farm for demonstration	Land levelling of 11 acres for a total Rupees 1790/- farm with 900 saplings and contour bunding
5 WLIW in 7 wadis	10 WLIW trained to care for 32 wadis
Antenatal care in 25 wadis	Antenatal in 28 wadis
Immunisation fo 60% pregnant women	75%
Anti anemic treatment to 60%	97%
Post natal to 50%	46%
5 children	69%
nutritional advice to parents	119 children covered
PMC at wadi level	7424 treated
drinking water	6 wells deepened
200 family to receive health education	172 families covered
better housing for 125 families	247 families given tiles
smokeless chulla biogas	deopped because of govt. non cooperation
education	
3 child centres	4 started. Total 22
trips, night classes, Baljatra, teachers training Balmela for child centres all as per schedule	

